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## **CHAPTER 2**

# **REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK**

### **2.1 Introduction**

Gambling and Decision Making: A Study on Selected Games, is a study that concentrates on gambling products. Its impact and influence on the saving habits, the spending pattern of disposable income and the factors attracting them towards gambling are analysed with the help of vast literature in this area. The sales promotion tools which possess a gambling nature is also examined here. Sweepstakes is the Gambling Related Sales Promotion tool selected for this study. Sweepstakes possess two out of three features of gambling products, that is chance and prize. Those who prefer sweepstakes like sales promotion tools may have an inclination towards gambling. Usually, risk seekers are very much attracted towards these sales promotions and this will reflect in their buying behaviour in different ways. In this section, literature of previous studies was examined based on two major classifications. The first part is related to the social and economic influence of gambling and the Second part of the reviews based on the influence of various sales promotion tools on the buying behaviour of customers, with special reference to Gambling Related Sales Promotion tools (Sweepstakes).

### **2.2 The Reviews Related to the Social and Economic Influence of Gambling**

**Conrad (2018)** An investigation was made among 201 college students from the University of Massachusetts, to analyse the impact of gambling among them. The researcher also analysed the changes that occurred to a college student's attitude, perception and behaviour towards gambling, because of proper gaming education. A group of college students from Massachusetts received gaming education and two other controlled groups, were also studied without providing gaming education. One group from the same university and the other from Worcester State College. The selected four factors were assessed, before and after the gaming education. Attitude, perception, misconception and gambling behaviour were the factors selected for testing. 75 percent

of the students selected for the study reported weekly gambling, using a large amount, before the test. After the gaming education the students were analysed and it was observed that, they showed significant improvement in their capability to understand the gambling misconceptions and also gained knowledge in calculating winning probabilities. This improved knowledge does not result in any decrease in their involvement in gambling activities as well as no reduction in the time and money they spent on gambling.

**Garvía R (2017)** In a comparative study of the lottery markets in Germany, Spain, Portugal and Austria from the 17<sup>th</sup> century onwards it is evident that the lottery playing is showing a declining trend with rising incomes except in those countries where there is syndicate play is widely spread. In Spain and to a little extend Portugal is following the syndicate lottery play. Syndicating originated, when lottery prices increased but it continues even after lottery prices became affordable. Syndicate play is a common exercise among lottery players, some survey data indicates a positive correlation between syndicating and levels of participation and play. Syndicating is based on longstanding social relationships. In Germany syndicate players bet more often than individual players. Syndicate play is positively correlated with lottery sales. Single draw lotteries are not much in demand in Central Europe. Lottery syndicating is better explained as a cause for cross-national differences in the lottery buyer's behaviour.

**Gregory G (2014)** Gambling is a pleasurable activity for many people. The people who are indulging themselves in gambling are having some personal and social fulfillment. According to the Friedman-Savage model, a rational man gambles, if he expects a particular financial gain. In this model gambler provides high value to the chance of increasing personal wealth and thereby reach a top socioeconomic position. Friedman and Savage developed the Utility Wealth Curve to explain why the individual gambles to maximize utility. The expected utility of the gambler is the probability of winning times, the utility of his wealth, if he wins, plus the probability of losing times the utility of his wealth if he loses. Among the wide varieties of gambling activities, 5 types were favoured mainly by the people poker, bingo, lotteries, raffles, or football pools. Among these only lottery tickets would result in a huge increase in wealth that the Friedman - Savage model recommends as a reason for gambling motivation. Poker, football pools, and bingo are normal events that help to develop

socializing skills while raffles are generally conducted by charitable institutions to award only non-monetary prizes. Questions related to dissatisfaction with current income is essential to work on this model. According to this model, dissatisfaction with present revenue should be related to the affinity of the purchase of a lottery ticket. But in the case of other social gambling the more an individual is satisfied with the present income then they will involve more in social gambling. The individuals who are dissatisfied with present income will spend more than average on lottery purchases. It is a common phenomenon that every individual may not be satisfied with their current income, so questions were coded on a seven-point scale from “pleased” with present income to a “terrible” feeling with the current income. For every step on the seven-point income dissatisfaction scale, an individual purchased \$8.03 more in lottery tickets each year. This means that across the range of satisfaction with income there is a \$56.21 difference in the amount spent. The seven control variables were inquired in the model are age, family income, gender, race, social class, the population of the city of residence, and the number of persons in an individual’s house. Among these only races are having more impacts on gambling expenditure. Nonwhites are spending heavily on gambling than whites.

**Roland Y. Wu (2014)** The four competing theories, the fun of participation, The Friedman-Savage utility curve, The Markowitz utility curve, Kwang's utility curve, examine why, who, and how many tickets will be purchased by the customers. The examination of the decision regarding the purchase of lotteries as well as the expenditure they made on lottery tickets was assessed based on the demographic factors. The level of income is positively correlated with the expenditure on lotteries. With the increase in the level of education it shows a negative relationship with demand for lottery buying. Risk- taking activities are positively related to each other. Information regarding lottery games are relevant for taking buying decision but it is not depending on the expenditure on lottery tickets. Religion, age, home ownership and employment are showing an irregular impact on the demand for lotteries.

**King (2014)** When legal and illegal games are compared it was identified that financial status motivation is operating very well in legal games while the enthusiasm motivations are operating for the illegal game. In legitimate games, there is increasing opportunity towards monetary rewards, but in illegitimate games they are expecting

more than monetary gains. Anomie theory says that gamblers are those people you have no chance to be successful in a legitimate business or workplace. More than the chances and skill the social environment and surroundings that the gamblers live is more vital in determining motivation towards gambling. Games structure and motivation of players are related to each other. The motivation factor for different games will be different.

**Doukas A J (2013)** History shows that affinity towards gambling is increasing especially during the recession and depression period. In the United States during the period of great depression they showed an increased attraction towards gambling and lottery **Brenner and Brenner (1990)**. Sweden also has the experience of great attraction towards gambling activities during the period of depression **Tec, (1964)**. When the economy faces economic failure, it is the usual practice that society will be more attracted to gambling and similar businesses **Mikesell (1994)**. If business deteriorates, in the economy there will be heavy demand for gambling products, this shows people who have no hope, are depending on their luck to get out of the misfortune and they are losing their hope in their talents and abilities. Researchers examine whether gambling practice is affecting bank takeover decisions in the United States. The evidence clearly states that offer price premiums and target announcement returns are much higher in bank takeover transactions involving targets with gambling features (high skewness, high volatility, and low price). The results specify that banking acquisitions are influenced by gambling attitudes.

**Blazovich (2013)** In gambling Reference group influence is also considered as a motivational factor, the decision making of an individual is influenced by the group or team he belongs to.

**Bastiani et al., (2013)** The phenomenon of gambling is growing globally. It is not simply an entertaining activity at present. In Italy in the year 2010, gambling constitutes 4 percent of the GDP. From a sample of 4494 gamblers taken from the Italian Population Survey on Alcohol and Drugs, the different gambling patterns were analysed using the Canadian Problem Gambling Index short-form scale. Data were analysed separately for youngsters and adults. Italian youth, compared with the adults gambled less. Italian youth have a preference for low-risk gambling. Males and people with primary education prefer moderate risk than those with higher education. Less

education is endorsing symptoms of gambling. According to an Italian legislation Abruzzi Decree Law, gambling contributes definitely towards the government exchequer and also has a positive impact on unemployment. Even though it is contributing towards the social benefits gambling is socially rampant.

**Floros et al., (2013)** A cross-sectional study was conducted among the youth aged between 12-19 of the Islands of Kos and their parents regarding the association between internet gambling and parental practices like emotional bonding and online security procedures. 2017 students consisting of 51.8 percent of boys and 48.2 percent of girls were evaluated and found that parenting practices and distinct patterns of internet activities are the best forecasting variable for internet gambling. Security measures taken by the parents failed which proved that simple education by parents is not adequate to tackle this situation of addiction. The students who are attracted to internet gambling are usually from a rich background or they have their allowances and earnings. Those students who scored on the addicted level exhibited very poor performance in their academics.

**Sobrun-Maharaj et al., (2013)** The Impact of Gambling and Problem Gambling on Asian Families and Communities in the New Zealand Project (IGAF Project), help to gain knowledge about the role of Asian culture in gambling. The influence of migration, coping behaviour of Asians, the impact of gambling on Asians and their families, were analysed under this project. This project revealed that the growing Asian population tends to show health issues, which was a burden to both Asian Community as well as the New Zealand Health sector. Under this system it was identified a significant relationship exists between mental health issues and problem gambling in Asian families and the New Zealand Community. Problem gamblers also exhibit coping problems, social and financial dysfunctionality.

**Lockyer (2012)** To identify the perception of people towards the establishment of gambling houses in local Hamilton, a longitudinal survey over a period of eight years were conducted through three identical surveys, it was found that there are only very few significant differences between the perception of people who are going to casinos and those who are not going to casinos. The study concentrates on the gender difference in perception, where females have an undesirable view towards gambling as compared to males. One of the main reasons that the government is legalizing gambling is that on

an assumption that they will kindle the regional fiscal growth and it will result in the tremendous improvement of the national economy. **Partners, (1995)** While measuring the economic benefits it is also desirable to analyse the social impact of gambling. Health issues, loss of property, problems of unemployment, suicide, insolvency are the relevant social impacts of gambling. In 2011 Problem Gambling Foundation of New Zealand estimated that 2 percent of the total population is having a gambling addiction. Ministry of Health, New Zealand Government reported that the statistics of people who visited the psychological clinics because of gambling addiction in 2004 was 1660 females and 1602 males but within six years, in 2010 this number was raised to 6454 females and 7016 males.

**Wong et al.,(2012)** While investigating the customer's insight into the service quality aspects of gambling houses the investigator identified four aspects, environment in which they deliver the service, service delivery, food supply in gambling houses and game-related services. Here researchers administered a model of 2X2 that is 2 Gambler type (Leisure gamblers and heavy gamblers) X 2 Gender (Male gamblers and Female gamblers), Multivariate analysis of variance concerning these four service quality aspects were also tested. The results show a significant difference between leisure and hardcore gamblers on the selected service dimensions and also a significant difference among the male and female gamblers. The practical implications of the study show that the operators of gambling houses have to design different service offerings to different types of gamblers as well as to different genders. More attractive services must be offered to leisure and female gamblers because they constitute the major portion of casino gambling.

**Humphreys and Matheson (2012), Vaughan Williams, (2005b) Clotfelter and Cook (1993), Terrell (1994), Papachristou (2004),** The prize amount, payout rate, chances of winning, different sizes of prize amount all constitute the part of macroeconomics that have a consistent influence on the demand for lotteries. The most common irrational buying behaviour exhibited by the gamblers are gambling myth and purposeful selection of numbers

**de Lisle et al., (2012)** Awareness and proper mindfulness are probable strategies to reduce the harshness of problem gambling. Several factors were identified by the researcher like overconfidence, inclination to risks, prejudiced focus on rewards and

benefits, emotional agony, ego all these may act as the catalyst to the relationship between gamblers and gambling activities. We can see an inverse relationship between awareness towards gambling and emotional stress it may be intermediated by morality, emotional reasoning and social flexibility of the people. A non-randomized study among 185 UG students who have the practice of weekly gambling observed that these awareness programmes were negatively linked to problem gambling and evidence shows a reduction in gambling frequency and also leads to practice self-control.

**Yani-de-Soriano et al., (2012)** Online gambling companies in the UK, entitle themselves as ethical benefactors, they practice Corporate Social Responsibility intending to reduce or curtail the impairment associated with their business. From the sample of 209 university students who gambled online, it was found that online gambling is having harmful influences on the gambler's psychological and physical condition, social life and hypothetical performance. Companies associated with the online gambling business cannot achieve Corporate Social Responsibility at a higher level compared to other industries. The gambling industry should not depend on the revenue from problem gamblers. The involvement of policy-makers and government regulators is necessary to ensure the benefit of society. According to the Gambling Act 2005, for online gambling companies to obtain their license, they need to accomplish the CSR code. The gambling companies should ensure fair trade, children and susceptible people must be protected from the harms of gambling; proper assistance must be given to those who may get affected by its bad impact. (Gambling Commission, UK 2012) As a part of CSR, the companies must obtain a Gam Care certification. There is a charity funded by the British Gambling industry, organised by Gambling Commission, to support research related to gambling, gambling education, treatment and to provide responsible gambling information to gamblers, and base to help problem gamblers **GamCare (2007)**. As a part of CSR policies some gambling companies include verification of age, controlling free play, Corporate Social Responsibility reporting and deposit limits.

**Barnes et al., (2011)** A telephonic survey conducted among adults aged 18 years in the US, examined the frequency and sociodemographic links of gambling and problem gambling across the lifetime of an individual. The lottery is one of the common forms of gambling in the United States. Gambling frequency in the US population increased



from mid of teenage to the age of 18. Lottery play continues to rise in the thirties and then it flattened off and continued to reach the heights in the sixties and declined in the seventies. Using numerous sociodemographic factors in a negative binomial regression, the average number of lottery gambling days were significantly forecasted. In the place where the lottery is legalized the mean level of gambling in the lottery is 8 times more. This industry is indeed generating revenue in a non-bullying manner. In the US, subclasses like males, Blacks, Native Americans and people who are in disadvantaged neighborhoods are showing increased frequency in lottery play.

**Wilson & Ross (2011)** Adolescent gambling is a severe community health issue in Canada. An association between gambling and misbehaviour, family dysfunction and suicide were identified. Presently, youngsters were brought up in an environment in which there is a lot of significance for communication technologies. Simulated gambling activities like Video Lottery Terminals (VLTs) may have a large influence on the youth. The influence of gambling in the social and physical environment results in health related behaviours. Group discussions with the youngster help the researcher to understand the approval and petition. Young males are more addicted to gambling methods like poker, dice, sports – betting and online gambling as thrilling activities. While the female group of youth responded that they are more addicted to lottery and scratch cards. Through the improved provisions for a healthy life the youngsters need to divert into productive channels, that was the recommendation made by the researcher.

**Williams R J (2011)** The most reliable impact of gambling across all forms of gambling is that it generates revenue for the government. In rare situations it was observed that while introducing a new form of gambling which contributes to the government may negatively impact the contribution of other forms of existing gambling. In this report it was also stated that some casinos are not contributing to government revenue, at the same time they harm personal income and other businesses. Gambling has a severe impact on the crime rate, illegal gambling activities, problem gamblers, counterfeit money, money laundering etc. The report also suggests that lower-income group is contributing more towards the gambling business. This shows the socio-economic inequality in gambling. Average annual expenses on gambling are still increasing because the high-income group is identifying gambling as a leisure time

activity and as an entertainment. The social impacts identified in the report are problem gambling, which leads to bankruptcy, divorce, treatment numbers, suicide, crime etc. A decrease in illegal gambling was observed because of the introduction of legal gambling. Employment opportunities were increased directly or indirectly with the introduction of legal gambling. So, the legalization of gambling has both a positive as well as a negative impact on society and on economy. These positive impacts act as a reason to reduce the negative feeling of people towards gambling.

**Ariyabuddhiphongs (2011)** By considering the number games, lotto and scratch cards, researcher wrote a literature review on some of the basic questions related to gambling that is why people buy sweepstakes/lotteries? and this study also supports the theory of judgment under uncertainty, cognitive theory of gambling, and theory of demand for gambles. Some possible addictiveness of this form of gambling was discussed by the researcher that adolescents buy diverse forms of lotteries and their parents' involvement in lotteries was the finest forecaster of their lottery buying. Opposing to the conventional fable that a giant lottery win will collapse the victors' life, this study showed that the winners of the lottery inclined to be stable in their life and superiority of their life appear to progress.

**Grote and Matheson (2011)** Investigated the literature reviews related to the economics of lottery it was observed that the majority of the study based on lottery constituted on the demand for lottery and related products, the influence of lottery business in national income and several cross-sectional analyses of lotteries. Since the lottery is considered as a source of revenue by several states this topic is always treated as a point of discussion by economists. Another reason which is considered as an important factor for the examination of lottery business in various countries is its involvement in microeconomic theory and influence on consumer behaviour. People exhibit both risk seeking behaviour and risk averse behaviour. Education is negatively correlated with lottery sales, male members of society gambled more than females. When moving on to the race demographic it was observed that blacks gambled more than whites. Accessibility towards the lottery is another factor attracting people towards gambling. People who live in urban areas gamble more than people in rural places because people in urban areas have more access to gambling products. Age and marital status have no constant impact on lottery ticket sales. When the substitute for the lottery

was analysed to identify the impact on lottery sales, a mixed result was observed i.e. some games coexist with lottery some others replace lottery. A consistent result was not observed in this regard.

**Dean (2011)** Problem gambling ratio is higher among youth and adolescents when compared to the aged gambling players, one of the reasons identified for this is the difference in perception of risk by people from different age group. By analysing the perception of financial risk in playing casino, blackjack among college-age youth, using a path model with LISREL suggested that perceived financial risk is influenced by four factors: estimated risk to an average “other” gambler, the subject’s level of experience in playing casino blackjack, the subject’s self-reported level of skill at blackjack play, and the estimated ‘fun’ in playing the game. Based on, these factors it was identified three significant effects on perceived financial risk estimated risk to average other players (raising risk), estimated fun in playing the game (lowering risk), and self-reported skill in playing the game (lowering risk). The effect of experience on risk perception was complex, separated into direct and indirect effects with opposing influences. The model explained 41 percent of the variance in perceived risk. Subjects reported their level of risk to be significantly lower than that for an average, blackjack player.

**Statman (2011)** All the lottery prize amount comes from lottery buyers. Some players win while others lose, but the emoluments received by the winners are less than the total amount paid by the losers. The reason for this is that gambling administrators are taking their profits and also want to meet the lottery administration expenses and some amount will be transferred to the state exchequer. **Christiansen (1987)** Only 49 percent of the total amount paid by the lottery buyers is received by the prize winners. Lottery buying is considered, as a negative game because of this, what we can assume from this is that, there is a loss of 51 percent, so the expected return is negative. Lottery playing is not so appealing in itself but the promoters and administrators of the lottery are playing on our sentiments. Even though most lottery players are losers’ advertisements promote them as winners. In their Insurance – Lottery model, Friedman and Savage depict that people hope the lottery will bring them up in their social life and they could enjoy an upward shift in their class of living. In the mean-variance framework **Markowitz (1952a)** has given no role to lotteries. He considered his Mean-Variance

framework as a recommendation for wise investment behaviour and that is not an explanation of actual investment behavior. But later he notified that the Insurance – lottery framework describes actual investment behaviour. Later he realizes that a responsible man should not gamble but he can be unwise and that he may be risk-seeking as well as risk-averse.

**Sawari et al., (2011)** Prize giving to the Premium savings Certificate holders in Islamic Banking seems like gambling, but it is different from gambling in the sense that prizes given to Premium Service Certificate are from an external third party, even though it is having a resemblance with gambling.

**Chapman & Getzen (2011)** While analysing the strategies used by the gamblers to increase their chance of winning prizes, predictable survival time and the probability of winning, it was identified that the amount of credit is giving a random chance of winning even if facing a losing scheme, but bet doubling will result in losses and negative profits if they are facing with unfavorable odds. The cost of obtaining credit is a significant factor and it is not good for a gambler to engage in gambling if the cost of credit is high in comparison to the winning probability. Bet doubling increases the chances for winning with the amount gambler has at the beginning of the game because sufficient funds will help the gambler to continue the gambling for a long period. If the gamblers have a cost for obtaining this initial fund then the situation changes and each trial a gambler takes will cost the gambler in the form of interest.

**Matthew J. Rockloff & Greer (2011)** Social assistance on gambling is the potential for an audience to witness the play of Electronic Gaming Machine (EGM) gamblers and inspire the behaviour of players without participating in gambling activities. For the smaller bet amount the motivation of gamblers is to exhibit more success to the audience. The payouts received by the gamblers were greater in the influence of the audience so here the audience is considered as the defensive factor reducing the losses of players. So non-participating players observing the games have acted as a shield to overcome the threats of intensified gambling behaviour. So, this particular condition can reduce the harmful effects of gambling.

**Mohd Fuad et al., (2010)** To identify the element of gambling in the exercise of prize giving to the designated holders of Premium savings Certificate (PSC), which was a product offered by *Bank Saimpanam National (BSN)*, the national savings bank of Malaysia. In this paper the researcher adopted descriptive and analytical methods, using the classical and contemporary Arabic Literature and Malay as well as English literature, in order to identify the Islamic jurisdiction on this issue. Based on the principles of *Shariah*, Premium Service Certificate is *not* having the features of gambling. This observation helps the Muslim community to decide upon whether to accept or reject a product, which offers a gift to the holders on a lucky draw method. The Quran forbids gambling. The reason for such prohibition of gambling is not present in a premium savings certificate.

**Clark (2010)** Gambling is the only entertainment that has a unique feature of the integration of emotion and cognition in human decision making. It is also a behaviour that can become damaging, and hypothetically addictive, in a marginal group of individuals. This main cognitive approach has recognized several flawed views by gamblers, which cause them to over-estimate their probabilities of winning. In gambling, close missing and the occurrence of the regulator do not influence the probability of winning. The long-term objective is to understand the transition of neuronic circuitry changes from frivolous gambling to problem gambling.

**Lazarinis (2010)** Online platforms for gambling made these very attractive, especially to youngsters, its availability through the computer, mobile and interactive television. There are around 2500 websites offering gambling products and services all over the world ([www.gamcare.org.uk](http://www.gamcare.org.uk)). It is easy to set up any form of gambling account and any type of gambling ranging from betting, casinos, lotteries and bingo which made this segment more attractive. This is an opportunity to raise virtual money through online gambling. The frequent use of these sites may make the youngsters addicted to this online gambling. [www.gamecare.org.uk](http://www.gamecare.org.uk) is an organization providing psychotherapy counseling for those who are addicted to gambling, in the reports of 2005, this organization clearly stated that 30 percent of the counselling is given to the youngsters and the majority of cases are due to the influence of online gambling platforms. A national survey conducted by the International Gaming and Research Unit

at Nottingham Trent University among 8017 youngsters aged between 12 and 15 observed that 77 percent of boys and 68 percent of girls are gambling- addicted.

**Bernhard et al., (2010)** Anti-gambling instincts are as old as gambling desires, but most of the researchers neglected anti-gambling activities. Using the literature of social movements and ethnographic (the deep study of culture) content analysis, the researcher examined the anti-gambling documents in the United States for a period of 200 years. The entire period is divided into three, an early period of 1816-1915 during that period gambling was strictly prohibited on spiritual grounds as a personal sin. During 1915-1980 gambling was opposed on a more scientific basis of therapeutic revelation on the problem of gambling. From 1980 onwards anti-gambling advocates have different arguments by incorporating both logical and ethical rhetoric in their arguments. On the basis the researcher developed a process of 'Frame Inversion' in which gamblers were first identified as anti-heroes to be punished but later they were provided with an image of sympathetic victims of the gambling Industry.

By applying the empirical test for analysing the addiction towards gambling in the lottery it was identified that there was an exogenous shock for the local usage for lottery gambling. This test used the prize-winning statistics to analyse the present consumption of lotteries and also identified the relationship between the current and forthcoming consumption of lotteries. Statistics from Texas State Lottery showed that after six months of the test, 50 percent of the preliminary consumption of lottery tickets is maintained. After 18 months 40 percent of the initial consumption is continued.

**Guryan & Kearney (2010)** It was observed that the external influence on lottery gambling has ongoing impacts on gambling. This long-term influence may result in winning tickets but the initial motivation is identified as an advertisement campaign or a novel game. If a consumer is tempted to buy lottery tickets by the winner's influence, then he continues, that level of consumption because of prejudiced addiction. Because of the wrong perception and addiction, the lottery buyers were not fully able to understand the random winning process, which may have further allegations for the performance of State Lottery Tickets.

**Vongsinsirikul V (2010)** Here the researcher aimed to reveal 3 questions, firstly to identify those who are entering to gambling market, secondly to analyse the type of gambling products they purchased and lastly to identify the reaction of people towards legalized gambling business. The first two assumptions are linked to gambling participation and gambling expenditure. Here the researcher applied Logit and Tobit model to evaluate the socioeconomic and demographic data. Based on the first two estimations the researcher identified that the characteristics of gamblers as well as their frequency in gambling and it was identified that the males are participating in technical skill demanding areas like casinos, football betting. Comparing to males, females gamble less. Aged group of people prefer safe number game gambling than those gambling activities which demand high technical skill. Married people are highly involved in gambling activities when compared to the unmarried category. It was also identified here that those who have high frequency of gambling are the same as those who have a high possibility in gambling participation. It was also confirmed that social, economic and demographical factors are important elements that determine the level of involvement in gambling and the amount spend on gambling. it was also observed that government lottery and underground lotteries are mostly preferred by the old gamblers at the same time youngsters preferred sportive gambling activities like, football betting, horse racing etc. In earlier times it was aged people who participated in casino gambling, but now the scenario has changed the participation of youngsters in casino gambling is increasing day by day.

**Jones P et.al (2009)** Gambling information from the 16 major gambling operators and government departments of the UK was collected for the appraisal of Corporate Social responsibility (CSR), within the UK gambling industry. Here the researcher is trying to assess the CSR programmes organized by the Gambling Industry in the UK. In the UK, the Department of Culture, Media and Sports (DCMS), Department has the overall responsibility of gambling. Here the researcher observed that the gambling industry in UK reported their corporate responsibility in several market situations. But apart from this they considered gambling itself as an accountable activity, because gambling itself is a genuine, publicly acknowledged, thrilling, leisure activity. Gambling operators also supports socially responsible gambling. They also take up the responsibility to overcome the problem raised by gambling. Employees of the gambling houses reported they are trying to maintain a balance between job and recreation in gambling. Most of

the gambling operators reported that they are behaving in an ecofriendly manner, by following energy-saving methods and waste management systems.

**Fang, X. and Mowen, J.C. (2009)** Several motivational factors are identified for the involvement of people in various gambling activities like slot machines, skilled card games, sports betting, and participating in marketing promotional games such as sweepstakes and contests. Using the hierarchical model of motivation and personality (3M model), it was identified that five functional motives antecedents of four gambling activities are money, excitement, social interaction, escape from problems, and self-esteem enhancement. The impact of demographic variables like age, gender and education on the four selected activities was also examined and it was found that the four forms of gambling have different motives, behavior, and demographic profiles.

**Barros et al., (2009)** When a cross country study in 99 countries over a period of 13 years was conducted to identify the buying behaviour of the lottery all around the world. While analysing the lottery buying behaviour in a specific country it was identified that lotteries are deteriorating, one of the reasons for this is that lotteries are taxed indirectly and the cost of the lottery is higher than its expected value. Country- specific studies revealed that lower-income groups buy lotteries more than higher income groups. But the result of this world-wide study revealed that games are not degenerating because richer nations spend more on the lottery than poorer nations. This study confirmed the reverse relationship between education and lottery buying. 1 percent increase in education index leads to a 3 percent drop in lottery sales revenue. Adults consume more lottery compared to youngsters. Similarly, older people are more in lottery-type draw games than young people. Men played the lottery more than women and men gamblers end up as problem gamblers than women. When comparing the different games men prefer lottery games more. It is contradictory to compare gambling behaviour and religion. The researcher identified a positive relationship between religion and gambling. It was observed that Christians have a positive impact on per-capita lottery sales.

**Nisbet (2009)** By adopting a qualitative approach using semi structured interviews with 14 listed club's employees, recognized that employees in gambling houses can identify and respond to the needs of their customers. This profound understanding permits them to act as the change agent. Due to the frequency of visits to gambling houses and



because of the membership status the employees can develop a strong bondage with the customers. It was revealed that if the gambling houses are reducing the workload of the employees, they can productively divert the employees' service in helping the customers and also results in a decent reduction in wages. Customers consider this impact positively. The employees of the gambling house have the expertise to make the customers adopt new changes in gambling. They develop a rapport with the customers. This increases the business of gambling houses.

**Hofstede (2009)** While assessing the global rankings given by three countries India, China, Germany, all the three are giving more importance to long-term goals over the short-term goals. All the countries are giving significance to responsibility towards society and it is evident that they are giving the least recognition towards gaming and gambling spirit. From this fact it is clear cut that Indian policy is also to protect the society from all the unwanted elements which may cause some kind of addiction and may end up in irrational decision making of the buyers.

**Breyer et al., (2009)** In most of the studies problem gambling and pathological gambling are linked with impulsiveness. **Langewisch and Frisch (1998); Lightsey and Hulsey (2002); Nower et al. 2004; Slutske et al. (2005), Winters et al. (1993)** Adolescence is a period of impulsiveness and risky behaviour. Young adults show a higher interest in gambling in comparison to older adults. Problem gambling is linked with Attention- Deficit/ Hyperactivity Disorder (ADHD). Those persons who reported symptoms of ADHD during his infantile may exhibit severe gambling problems than those with no ADHD history. **King & Barak, (1999), Daughters et al., (2005)** In a study conducted among 16 compulsive gamblers who are delayed relapsers and 16 other pathological gamblers who are immediate relapsers, were evaluated for negative affect, stress reactivity, emotional and physical stressors. It was identified that immediate relapsers are showing more negative impacts and stress than the delayed relapsers. 1-3 percent of the population matches conditions of pathological gambling. **Crockford & El-Guebaly, (1998)** This ratio of pathological gambling is likely to increase in the future with the growth and accessibility of lotteries, casinos, and internet gambling.

**Momper et al., (2009)** A study was conducted among the Mexican refugees to understand the occurrence of gambling and various types of gambling. By applying a

non-probability cross-sectional design in New York City, the researcher selected 431 respondents belonging to an age group of 18-80 with an average age of 32. More than half (53.8 percent) of the respondents reported gambling is a part of their life, most of them are attracted to scratch and win or the lottery. In multivariate analysis menfolk reported more gambling addiction than women. It has been observed that those who have settled in the US after 1996 had not reported much gambling addiction in comparison with those who lived in the US for a longer period.

**Pickernell D (2009)** Researcher used to predict the gambling pattern in Australia using regression modeling. This study was based on the records of 'Australian Bureau of Statistics', a household expenditure survey of 6892 households. The study was conducted by selecting 8 gambling categories. Lottery, scratch cards, coupon betting, blackjack, roulette, poker machine, casino type games and TAB betting were selected for the study. The study revealed that the source of income is relevant in gambling expenditure than the level of income. The household composition and location of the people is also significant in deciding gambling expenditure. Participation in the lottery, lotto and Tab games is highly influenced by independent variables such as age, culture and household structure. Couples with children are identified to have higher gambling expenditure on lottery, blackjack and casino type games.

**Jeon (2008)** Most of the casinos and gambling houses were using loyalty programmes to attract customers to their business. Here the researcher measures the effectiveness of casino loyalty programmes based on the number of casino loyalty programmes to which customers belong to. He analysed these segments of gambling customer's sociodemographic features, gambling behaviour, perceived worth, attitudinal and behavioural loyalty. A combined casino loyalty model was developed and it tested the impact of loyalty programmes on client fulfilment, attitudinal and behavioural loyalty and cost substituting. The results showed that the customers who are members of multiple loyalty programme showed a lower perceived value of loyalty programmes, perceived worth, attitudinal and behavioural loyalty, perceived switching cost compare to customers with membership in one loyalty programme. The structured equation modeling suggested that all components of the casino loyalty programme directly or indirectly influenced the perceived worth, attitudinal and behavioural loyalty, perceived switching cost. There is no identified correlation between the economic needle of GDP

and gambling revenues, nationwide or jurisdictional level, showing that the hotel casino industry has slight worth in the growth of GDP.

**Wilhelms (2008)** In an international market study, it was observed that sports lottery operators were facing heavy opposition from sports gambling products all over the world. Multinational sports gambling companies extended their competition with the sports lottery by offering niche gambling goods for soccer games. When the public realized sports gambling is advantageous to both the gambling customers as well as for the expansion of the sports sector then gamblers found it as a motivation in itself. A behavioural science model was developed to examine the motivational factors in purchasing gambling products from an international point of view. In the study the researcher focused on three segments of motivation, general motivation, gambling motivation and specific gambling product motivation. The results showed that the motivational factors for different countries were different. Societal interaction, financial aspects and relaxation and entertainment involvement were the motivational factors identified in connection with gambling. Based on the theories, it was identified that there was a hedonic, representative and fiscal motivation for gambling. It was also identified that practical marketing strategies must be adopted by sport lottery operators to ensure the increased number of plays and to attract new players towards a specific product of gambling products. This will help the sports lottery to get an upper hand over the gambling products offered by transnational companies.

**Bellringer M (2008)** In an investigation in New Zealand regarding the role of lotteries in shaping an attitude towards gambling, with special reference to under-aged gamblers it was identified that lottery products were highly appealing to the general public because of a variety of factors like availability, convenience in accessing, minimum cost, easiness to play, chance to win a huge amount, operational features of the game. Moreover, the lottery is considered a socially tolerable form of gambling by the common man. The majority of the adult group in New Zealand participate in the lottery weekly or twice a week. Those who indulge themselves in lotteries continuously seem to develop problem gambling. Another fact identified through this study was that a good portion of children and youngsters starting from the age of 10 years were recognized to be attracted to the lottery type of gambling. Universal investigations and research also proved that the lottery played an important role in the formation of augmented gambling

behaviour. Children and adolescents get access to lottery through self-purchase or their family members. In a national survey in New Zealand, it was identified that 84 percent of the population, remembered lottery advertisement and the lottery participation in New Zealand is also matching with these statistics. Studies related to adolescents in New Zealand showed that openness towards the lottery advertisements, charity perception and availability of lottery through the internet are some of the reasons which strengthened the pace of lottery play on global level. To overcome the problems of gambling several measures were taken by the New Zealand government i.e. spreading the message of responsible gambling throughout the nation. Training programmes were organized for lottery retailers. Some responsible gambling initiative programmes were also planned by the New Zealand government.

**Welte, J. W et al (2008)** Gambling is a common deed among adolescents. One of the reasons for this increased involvement of youth in the US is due to the legalisation of gambling in US jurisdictions. Universal change in attitude and tolerance of the behaviour is also another reason for this drastic change. A telephonic survey of 2274 US adolescents belonging to an age group of 14-21 disclosed that 68 percent had gambled in the past year and 11 percent used to gamble more than twice a week.

**Lee (2008)** Investigator applied a qualitative case study approach to recognize the supposed challenges of Knowledge Management for the gambling industry. The idea behind the study was to discover gambling firms' consciousness and insights of Knowledge Management applications and challenges of Knowledge Management among gambling house executives. Insights of respondents related to knowledge management definition, functions and benefits were recognized and deliberated. In the study the major challenges of knowledge management noticed by the executives were the sharing of knowledge, knowledge transmission and resistance to changes. The knowledge management of gambling house executives is considered to be a significant factor to bring gamblers to gambling houses. **Kim (2000)** Locations and operations of a gambling space had an optimistic influence on the economic impacts of gambling houses.

**Griffiths (2007)** Technological influence results in a shift from social to asocial forms of gambling. Those who are playing to escape from something are experiencing problems. Those who are playing in groups can get social relief and also believed that

they can overcome problems easily. Here the researcher is trying to identify the problems of gambling in the workplace. But employees are not ready to consider this as a workplace issue. General work place gambling identified are office sweepstake, national lottery syndicates, telephone betting, internet gambling, spread betting, card schools, lunch break gambling, illegal bookmaking, late-night gambling. Several problems related to workplace gambling are jobs with unaccountable time, criminal acts in the workplace, gambling dependency, effects on other people. We can experience several impacts of workplace gambling like time exploitation, adverse effects on productivity and efficiency, financial risk, criminal acts, and other miscellaneous results. Several measures were suggested for managers to deal with this workplace gambling issues and to consider these matters seriously, they are to raise awareness of gambling issues at work, ask employees to be cautious, give employees access to indicative gambling checklists, check monthly telephone bills of staff, Check internet “bookmarks” of staff, give support to identified problem gamblers, develop a policy for “gambling at work” and to give support to problem gamblers.

**Maclaurin and Wolstenholme (2007)** The role of the casino , in the tourism industry and economy of the Niagra Falls region were analysed, this place is considered as the largest and busiest gambling infrastructure of Canada. With a complete literature review and through a structured scheduled interview it was observed that the tourism industry is heavily growing because of the existence of the gambling industry in this region. 83 percent of the adults reported they have gambled at least once in the last year and they are usually involving in lottery tickets. The revenue from the gambling industry is exceeding the combined revenue of cinema screenings, show rentals, sporting, event fees and animate theatre. Every year lottery turnover exceeds \$2 billion. The contributions made by three casino houses per month in 2002 and 2003 were \$148 million. Casinos are also creating almost 29000 employment opportunities both direct and indirect. In this province they started six charity casinos in 1998, and they guaranteed \$100 million annually. (Center for Addiction and Mental Health, US 2005). Casinos and gambling operations are accountable for the renaissance of the tourism industry in Niagra falls during the past decades. They have a positive recreational approach to local, regional and international visitors. The Casino gambling industry made a significant influence on the economy, employment and development of tourism products.

The theory of, **Friedman and Savage, (1948)**, tries to elucidate how an individual buys insurance which is considered as a risk-averse strategy at the same time he is buying a lottery which involves risk element. Friedman and Savage use expected utility theory to address this issue, which results in unpredictable behaviour. Another explanation is from Prospect Theory which claims that people who have gone through a financial crisis may be more attracted to the lottery **Blalock et al., (2007)** There is a widely observed phenomenon that the poor spend an uneven amount of their income on lottery tickets, we can state two reasons for this, the lower income group may substitute lottery play for more luxurious forms of entertainment. The other one is lower-income groups consider the lottery as a special opportunity to improve their standard of living. Results are reliable with Friedman and Savage and moderately dependable with prospect theory because the result shows that poverty increases sales of lottery tickets. The factors attracting lower-income people towards the lottery is a hope to improve their life-style, wealth and their wellbeing. The people who fall just below the poverty line are the main contributors to lottery revenue. The coefficient on the poverty rate, 230.088, suggests that per capita lottery sales increase about \$2.30 for each percentage point increase in the poverty rate.

**Blankenship et al., (2007)** While analysing a Stratified Random Sample of the adult population (N=2674) , the consumption of alcohol and its relation with gambling was inspected in a New Mexico survey in 1996 and 1998, regarding the gambling characteristics as well as consumption of alcohol it was observed that 57 percent respondents were alcohol consumers for the past month and 43 percent was not consuming alcohol for the past month, the results were evident that the drinking habit is highly correlated with some gambling behaviour. Those who drink more are gambling more. It was also observed that problem gambling behaviour is not associated with alcohol intake.

While addressing the economic issues related to gambling the social cost and benefit of gambling was analysed. The total community cost of any activity can be divided into two components private cost and social cost

Total cost = Private cost + Social cost

Total benefits = Private benefits + Social benefits

The amount that the cost significantly and easily borne by the customers or producers

themselves, they are referred to as private cost, but to the amount that they are not borne by them but fall on the rest of society they are denoted to as social cost. Three conditions that must be instantaneously satisfied, then only the cost of gambling is to be classified as a private cost, Gamblers must be fully up-to-date, Gamblers must be rational, Gamblers has to buy the total cost of their gambling. If any of these circumstances fail to be fulfilled an element of social cost occurs.

**Matthew J R & Dyer (2007)** The social facilitation impact on gambling shows that, the involvement of other gamblers in the gambling space may strengthen individual gambling behaviour and amplify losses. In a survey among 50 males and 66 female participants playing a simulated electronic gaming machine with secure winning, trailed by unspecified losses. While measuring the power of gambling behaviour based on direct losses, normal bet size, the pace of the play, gambling trials played, it was identified that the players who got direct information and messages from the other players, gamble more and lose more money in comparison to others who played without the feedback from the other gamblers. Here the researcher applied 4 conditions of social facilitation both sight and sound, sight and no sound, no sight but sound and no sight and no sound. A Mann – Whitney U test was administered to test the difference in final payouts or expenses between sight- and- sound state and other combined states. An independent T test was administered for comparison between remaining dependent variables, including average bet sizes, trial frequency and pace of play. The final take-home of the gamblers was reduced when the gamblers were provided with false sight and sound information from adjacent rooms.

**Ariyabuddhiphongs & Chanchalernporn (2007)** In a study among Thai lottery gamblers, the researcher inspected the influence of hope, superstitious trust and environmental factors on the price of the lottery, regularity of lottery buying, chasing behind a particular number. The sample of the study constitutes 300 gamblers, out of which 150 gamblers visited temples in Bangkok before buying lotteries to get a clue for winning number. 150 players were simply buying lotteries from shops. Based on social Cognitive Theory a model was developed to test the influence of hope, superstitious trust and environmental factors on gambling actions and vice versa. Outcomes of the model detailed the reciprocal effects. It was also observed that environmental factors like family, media etc. showed an impact on superstitious trust in gambling and this

superstitious belief was influenced by their hope. To save the gamblers from the habit of gambling they must be counselled or advised about their undesired hopes and the small probability of winning.

**Neelakandhan (2007)** Investigated the performance of Kerala State Lotteries and also tried to identify the motivating factors behind the Kerala population in participating in the Kerala State Government Lottery. It was identified that the Kerala Government generates an average profit of 1 crore every month. On average 5 crores were provided to the central government in form of income taxes on prizes. The majority of the Kerala State Government Lottery customers were the lower class of people and low educated group. Their depressed ego, is identified as the major reason for their high participation. Middle-aged groups constitute the major buyers of the Kerala State Government Lottery. The majority of the ticket buyers are regular buyers. Winning a prize or not is not a factor for the buyers, they continue to buy the tickets on the expectation that they can fulfill their dreams through the lottery. Kerala State Government Lottery possesses the full confidence of the Kerala population. Those who won the lottery, continue to purchase the gambling products to gain further prizes.

**Griffth M D (2006)** There are a variety of motivational factors that attracted people towards Gambling. It also clearly states in the survey that not every person gamble, but some people are involved in gambling more than others. The motivation for gambling depends upon the characteristics of the gambler and also the gambling activity in which they are involved. It was also revealed that people are involved in gambling because of affinity towards money, enjoyment, excitement to socialize and to escape from negative feelings. Any motivation for gambling may exist only for a temporary period. The progress of gambling shows that people gamble first for social satisfaction and then it became a regular business and it leads to excessive gambling. In each stage the reason for gambling changes. In the initial stage, a person gambles for enjoyment, socialization and excitement. In the later stage their motives are for winning money and for overtaking losses. The differences in motivation are highlighted in connection with demographic factors of the people involved in gambling. Old aged people tend to avoid those gambling activities which demand complex decision making and concentration. Gender differences showed a several variations in the motivational factors. Women



were more attracted to chance-based gambling activities and men prefer skill-based gambling activities.

**Reith (2006)** During the last two decades, western countries have witnessed a tremendous hike in commercial gambling. This happened because of the liberal policy adopted by the state governments with the gambling industry. As a result, participation, accessibility, exposure and revenue from this industry increased. The introduction of electronic gaming machines and casinos lead to the incredible growth of the gambling industry in The United States of America, Canada, South Africa, New Zealand, and Australia. It was the introduction of state lotteries by the western countries that lead to these tremendous improvements in the gambling industry. Gambling is always a controversial topic as the supporters claim it leads to economic development or the adversaries stressed it as a reason for social degeneration. The researcher tried to evaluate the social impacts of gambling in western countries with special reference to Scotland, especially in the casino industry. The study also examined the effectiveness of various gambling policies adopted by the government to reduce the negative impacts of gambling in Scotland. The statistics of problem gambling and pathological gambling in western countries were documented as follows:- New Zealand (problem gambling 0.8 percent and pathological gambling 0.5 percent) Sweden (problem gambling 1.4 percent and pathological gambling 0.6 percent) Britain (pathological gambling 0.8 percent) Switzerland (problem gambling 2.2 percent and pathological gambling 0.8 percent) Australia (problem gambling 2.8percent and pathological gambling 2.1 percent) South Africa (only pathological gambling 1.4percent) Norway (problem gambling 0.5 percent and pathological gambling 0.2 percent).

**Nelson et al., (2006)** Both men and women seeking treatment for gambling problems were showing different tendencies towards gambling. Women gamble in later years of their life but their growth towards problem gambling and seeking treatment is much faster. While studying the 2256 gamblers enrolled in Iowa Gambling Treatment Programme (IGTP) it was evident that gender made a significant contribution towards the prediction differences of gamblers.

**Shah et al., (2005)** While studying the contributions of environmental factors and genetic factors towards psychiatric disorders, it was identified as a strong indication of genetic contributions to the development of problem gambling in men.

**Zhang P (2004)** In the United States, lotteries are run by state governments. The Majority of the state governments are using lottery agencies to manage and promote lottery games in the US. They have to improve lottery revenue, so all of them are engaged in a heavy advertisement. The State government was compelled to reduce the advertisement budget because of their concern regarding the efficiency of advertisement in increasing sales. To give evidence in this regard the researcher conducted an experimental study in three states of the US (Washington, Illinois, Massachusetts). It was identified that the advertisement elasticity is 0.07-0.16, and this shows that when they reduce one dollar in advertisement expenditure, the state could gain a margin of 9-10 dollars. So, it was identified that the effectiveness of advertisement is too little in terms of the revenue generated from the lottery business.

**Dangerfield L (2004)** A study was conducted among the Casino Employees in Canada, to identify whether the Casino employees are affected by a gambling addiction. In this study the researcher tries to cover five areas directly or indirectly related to gambling, they are work satisfaction, Gambling attitude, misuse of alcohol/drugs, gambling behaviour and pathological gambling. Casino employees are considered as a group with high exposure to gambling. 123 casino employees from two Alberta Casinos were investigated by distributing a baseline questionnaire and the main questionnaire within a gap of six months. The results of the study very evidently suggested that the problem gamblers are attracted towards casinos for employment, and the gambling industry is not placing its employees at problem gambling. It was also observed that these Albertan casino employees are more exposed to other addiction elements like alcohol, smoking, drugs, medication in comparison with general Albertan people.

**Smith (2004)** Lower- income groups show more affinity towards lottery buying and gambling, the craving of the less privileged and lack of expertise and technology exist in lower income households is considered as one of their reasons for gambling. The introduction of e.gambling technology is also promoting the investment of people in gambling activities. The risk associated with e.gambling activities is higher compared to the traditional form of gambling activities.

**Collins & Lapsley (2003)** If gambling is terminated, three possible responses could occur, all the gambling money could be safe, all the gambling money could be spent on other forms of gambling or other forms of consumption, some of the gambling money

could be saved and some spent. The tangible social cost of gambling is production, health and counselling, crime regulation, research and evaluation, welfare prevention. The intangible social cost of gambling includes rules of life, sorrow and grief, quality of life, cultural impacts, stress to crime victims, stress to gamblers and others.

**Worthington et al., (2003)** Australian gambling industry showed a tremendous hike during the last three decades. Currently, it is \$3,850 million in tax revenue from gambling activities. It constituted 10% of State Government Revenue. Australians are severely attracted to some selected gambling activities like Poker machines, lottery, casinos, Totaliser Agency Board (TAB). Among the developed nations Australians are identified as the most committed gambler. Along with the revenue generation in gambling industry some objectionable socio-economic problems were raised in Australia. Even though the people are participating in gambling voluntarily, this harms people with a low-income and create more economic problems. **Szakmary and Szakmary (1995)** The expenditure on gambling among households in Australia increased from 1 percent in the 1990s to 3 percent in 2000. It was also observed that gambling has several social impacts like irrational gambling, problem gambling, pathological gambling and influence on illegal activities. A regression model is applied by the researcher to identify the factors attracting people towards and also to measure the frequency of gambling among Australian households. A diagnostic method was employed to stipulate the expenses on various classes of gambling as the dependent variable ( $y$ ) in the least-squares regression with socioeconomic and demographic characteristics as explanatory variables ( $x$ ). The study progressed in two ways. In the first method, they try to identify the reasons for gambling in all states among Australians, using the Household Expenditure Survey. The results clarified that there was an average participation of Australians in gambling activities like lotteries and on-line betting. Gambling activities are heavily influenced by the independent demographic variables age, culture and family structure. In the second method, the study tried to identify the relationship between gambling expenditure and tax rates. This showed that gambling expenses are reduced when the income level increases. More than income level it is the source of income like wages, self-employment, professionals, pension that has a significant influence on the gambling frequency. Location and household structure are identified as other factors influencing the gambling intensity.

**Domm (2003)** Several methods were adopted by the researchers to develop a prediction model of gamblers' moves. It was not an easy task because their decision making cannot be predicted or intercepted. These types of complexities were more in online gambling.

**Christie (2003)** Computer gambling choices is a place where gamblers spend a bulk amount of money. In 1998 gambling revenue in the US was \$651 million and that is more than double of the previous year. (The U S National Gambling Impact Study Commission, 1998). Internet gambling revenue is expected to touch between \$2.3 billion to \$10 billion in the next few years. The online gambling revolution leads to a phenomenon of 24 hours of access to gambling from every home in America.

**Barron et al., (2002)** In the United States from 1994 to 1998 personal insolvencies and personal economic crises were reported heavily, it was also observed that commercial gambling especially casino gambling is shooting up. Here the researcher built a model of bankruptcy choice and tests this model using country level data including household, age, income, debt, population density and casino gambling as well as measures of state employment and marital stability, health assurance exposure and garnishment restrictions. It is evident from this study that the nearness to the gambling houses resulted in high bankruptcy rates. The local impacts are more significant than the national rate of bankruptcy. The extent of influence showed a 5 percent decline in the filing rate in 1998 for the countries surrounding the casino houses and a 1percent decline in the nationwide filing rate. Using the multivariate techniques researcher observed the impact of social and economic factors on the economy and identified that the personal bankruptcy rate is increasing because of the presence and establishment of gambling houses. Proximity is also associated with the bankruptcy rate.

**Nelson A (2001)** Attempted to examine the performance of Kerala state lotteries, by analysing the factors influencing the people towards the buying of the Kerala State Government Lottery. 337 buyers of the Kerala State Government Lottery were selected from three districts of Kerala and a standard questionnaire was distributed to collect the data. Data were analysed using ANOVA and regression models. This study revealed that apart from the Kerala State Government Lottery promotions and some personal reasons, age, gender, income as well as education has a significant influence on the

decision taken by a customer regarding the purchase of Kerala State Government Lottery.

**New London Day (2001b)** On examining the past deception cases and prosecutions it was identified that people engaged in business or any type of jobs have pilfered noteworthy sums to support their gambling activities, these findings can be linked with increases in compulsive gambling and problem gambling. Internal auditing and fraud awareness training are some of the suggestions given by the researcher. **Kelly & Hartley (2010)** Even though gambling activities are beneficial in the sense that it provides job opportunities as well as making heavy contributions to the state exchequer, the financial frauds committed by the compulsive gamblers and addicted gamblers working in both private and public sectors are heavy. Problem gamblers who have access to money will ultimately steal.

**Hing (2001)** The results of a study on social responsibility principles and practices in registered gambling houses and clubs to manage the social impact of problem gambling show that the managers of the clubs prioritize financial, legal, moral and flexible principles and they have related to the practices they have implemented and supported in responsible gambling. clubs mainly favoured harmless gambling practices followed by the reactive primary intervention. Proactive primary intervention and discretionary practices are less favoured by the managers of gambling houses.

**Lucas (2000)** In a study in connection with service quality satisfaction in gambling houses it was identified that ambient conditions, game floor navigation, hygiene, inner decoration and seating coziness all have a significant relationship with the satisfaction level of the gamblers in gambling houses. Implementation with the facilities and betting value produced a significant relationship with service satisfaction and overall satisfaction. Service satisfaction and complete satisfaction showed significant effects on social intent variables linked to faithfulness and wished to continue in the gambling environment. Multiple regression investigation was used to test all one-tailed hypotheses at a 10 percent confidence level, (n = 195). The significance of all five service factors showed that these variables should be sensibly accomplished to safeguard current and forthcoming satisfaction levels. Moreover, service satisfaction creates a greater impact on overall satisfaction than betting value insights. All outcomes

specified that service satisfaction was a dominant constituent of a successful gambling house.

**Sui (2000)** Exploratory research was conducted to identify the consequence of loyalty relationships in the gaming industry. Based on a theoretical framework of loyalty researcher identified the relationship between loyalty and three experiences: emotions, confidence and switching cost. Data were collected from the recurrent players of local casinos in Las Vegas, Nevada. Multiple regression analysis and t-test were applied and identified that two out of three experiences, switching cost and emotions had a positive relationship with loyal gaming behaviour. It was likewise recognised that in the gaming industry, very loyal customer's expenditure was more on other revenue hubs than the lower loyal customers.

**Kwon (2000)** Using an exploratory study, the researcher identified that alliance and partnership of gambling houses resulted in improved revenues and status. But it was also identified that there is no relationship between partner selection and success of the gambling houses as well as issue management and gambling houses selection. So, these types of association between gambling houses attracted more customers towards gambling activities.

**Chang (2000)** During the 1990s the gambling house styles in Las Vegas changed a lot by housing, computerized high-speed gambling machines and lodging with the internet. By applying the multiple correlation model, it was observed that 70 percent of the respondents of the study who were the video machine players are computer literate and also users of internet gambling. Computer illiterates visited gambling houses and were involved in gambling with more budgets than other clusters of gamblers. From this it is clear that the technological changes that occurred in the gambling industry are not a hindrance to reducing the gambling intention of gamblers.

**Hale (2000)** The motivational factors behind the slot gambling house employees were analysed, and only if they were satisfied then only the gambling houses could attract the gamblers. A study was conducted among four Las Vegas slot casinos, employees and they were asked their priorities as motivation factors and satisfaction factors. These findings were compared with table game casino employees, employees in the hospitality industry and general industry. The outcome stated that the motivational and

satisfaction factors of slot casino employees were similar to that of table game casino employees but different from hospitality and general industry. So, we can state that the satisfaction and motivation of employees belonging to the same industry and the segment moves in a similar direction. Satisfied employees were also one of the factors attracting people in their area of business.

**Liu (2000)** Through exploratory research in gambling houses of Las Vegas, the researcher tried to identify the relationship between demographical factors and profitability and the association between the gambling policies in a gambling house and gambler's rating of casinos. Even though the researcher failed to observe a significant relationship between demographic factors and profitability he recognised prominent patterns between these two variables. Casinos rating by the players was also ineffective. The theoretical success of gamblers was overvalued and it was giving an incorrect impression to the players regarding the success rate of the gamblers.

**Abbott and Volberg (2000)** Nature of some games like continuous betting, the illusion of almost winning the game, expected probability of winning, size of prizes, the opportunity of getting credit to gamble are the factors attracting people towards gambling. Easy accessibility and availability of gambling activities were the reasons which attracted the people towards gambling. Usually, a high rate of problem gambling is associated with casinos. There is a significant correlation between gambling availability and gambling frequency. A positive relationship between nearness to casinos and problem gambling was also identified in the 1999 New Zealand National Survey. A family expenditure survey conducted before and after the introduction of the lottery, in Scotland stated that a heavy increase in gambling expenditure was observed after the introduction of the lottery. Financial problems, indebtedness, criminal activities, bankruptcy, negative influence on the quality of life are some of the other influences of gambling in social life.

**Stone (2000)** Considering as an alternative method of revenue generation, the lottery was introduced and approved in major states of the United States. Since its inception in 1992 in Texas the lottery generated sales of \$21 billion. In the present study, the researcher selected four factors and studied its influence on the lottery revenue in Texas. Multiple regression modelling is adopted to measure the impact. Lottery expenditure, unemployment, advertising cost and jackpot size were the four factors selected for the

study. Unemployment is a significant factor that influences the lottery revenue of Texas. But this factor which has maximum influence cannot be controlled by the lottery department so among the other three, advertisement cost is the second factor that has got a high impact on the lottery revenue in Texas. i.e. when advertisement cost increased a positive hike in lottery revenue is observed. So, it is concluded that when the government increased the advertisement cost of the lottery, it resulted in increased lottery revenue.

**Bridges (1999)** Most of the economies are not similar therefore, each gaming market within the state economy may be affected contrarily by the growing countrywide competition. The dynamic unobserved components model was administered to fix if the currently augmented gambling activity outside Nevada was having a statistically significant impact on Nevada's chargeable gambling income. The results were clearly stated that, there is a significant relationship. Empirical results show that there are statistically significant relationships among the chargeable gaming revenues of certain counties and the external gaming competition environment including, Indian casinos, riverboat casinos, non-casino gaming activities.

**Frankhouser (1999)** The two ultimate reasons for widespread gambling all over the world. Firstly, it contributed heavily towards the state revenue. Secondly the employment opportunities offered by the gambling sector showed a tremendous increase. The unemployment rate in Mississippi was brought down from 26 percent to 7 percent after the introduction of casinos and gambling houses. Gambling is an exceptional system of a tourist destination. To keep the uniqueness the promoters of gambling need to understand the factors which resulted in the success of the gambling industry.

**Gilbert (1999)** The gambling industry, depositors and forecasters inspect numerous variables that have an impact on the financial viability of the business. Government guidelines, debt building, cash flow, visitor capacity and competition were the sections investigated. The drive for this study was to examine the association of two aspects of Gambling house performance, market performance of gaming houses and novel games offered by gambling houses. According to the reports of Nevada's Gaming Revenue, the games of gambling houses were divided into 5 sections blackjack, sector slots, buck slots, baccarat and craps. The researcher applied multiple regression analysis compared



to the capitalization-weighted index on seven gambling houses and identified that the independent variables were confirmed statistically significant at .10 confidence level. Yet, the results of the research were estimated to be questionable due to the occurrence of negative coefficients for, sector slots, baccarat and craps. This was not similar to the fundamental evidence that a hike in demand for gambling houses increased in revenue and lead to an increased share price of gambling houses.

**Chen M (1999)** The real room inventory for the past and planned room inventory for the future are compared with optimal room inventory in the local gambling houses and identified that room surplus flows were there and going to be increased in the future.

**Patterson (1999)** An investigative study of the efficiency of the conventional Insolvency Forecast Model was applied to the casino industry. Financial data on successful and unsuccessful gambling houses examined the capacity of the insolvency forecast model. Edward I. Altman, Edward B. Deakin and Christine V. Zavgren developed this model in 1990. The outcome showed that the conventional insolvency forecast model did not meaningfully improve the capacity to forecast financial letdown in the gambling industry.

**Yuh (1999)** In the US From 1989 to 1999, 45 takeovers happened in the gaming industry of Las Vegas. Here the researcher analysed the financial features of takeovers in the gaming industry using Logistic regression. Profitability, liquidity, leverage, capital outflow, cash reserve and the size of the firm were recognized. The takeover probability in the gambling industry was positively correlated with liquidity, operational efficiency, and size of the firm and negatively correlated with the leverage, profitability and return on investment.

**Ekerson et .al (1999)** Gambling revenue varies from one year to another because of this variation is negatively correlated with changes in other common revenues. Another initiation by the government to enhance lottery sales is to link it with other beneficiary programmes, like charity, education etc. A Strong positive correlation is identified between income and lottery adoption. Rich states also adopted the lottery business to get momentum for revenue and the enhancement of state exchequer.

**Wallace (1998)** In a case study of the casino gambling industry in Tunica County, Mississippi, the investigator explored the descriptive and empirical statistics, by

applying **Porter's (1990)**, Industry Analysis Framework developed in the competitive advantage of nations. The descriptive section of the study discloses mysteries of the gaming industry success in Tunica by providing understanding into Government development efforts, reserve prerequisites for economic growth, the significance of unchecking private initiative. With the help of Porter's model, it was identified that the Casino industry of Tunica ensures effective economic development with the support of both private as well as public sector.

The experiential portion of this study inspects the impact of Tunica casino industries in the Memphis entertainment and hospitality industry. The researcher applied the Box-Jenkins type of ARIMA model called a transfer function to examine the influence of the casino industry in Tunica on four sections of the Memphis entertainment and hospitality industry. They are eating and drinking, hotel and lodging, motion pictures and amusement. The transfer function methodology was used to show the prevailing relationship and also the direction of the influence when it happens and how long it lasts. The evaluation resulted in a finding that the Tunica casino industry has an undesirable influence on the amusement Industry. The analysis failed to disclose a relationship for eating and drinking, hotel and lodging, motion pictures. This study reveals the motives behind the accomplishment of the casino industry in Tunica laterally with its influence on entertainment and hospitality industry. Thus, the fiscal development of administrators considered the Casino gaming industry as a path for economic growth. The two procedures adopted in the study provide an understanding of factors responsible for the success in an area along with its influence on other segments of the economy.

**Kennedy (1998)** The study aims to analyse the relationship between host and guest which makes the gambling customer, select and return to Las Vegas Casinos. Present market research considers customer satisfaction as the citation for customer retention. So, the researcher here identified relationship marketing and customer satisfaction with retention and loyalty management. The results of the study suggest the guests to casinos with or without host belongs to the same demographic group. When compared to guests without hosts, those with hosts are spending more time in casinos. In a later stage this relationship between guests and hosts is deteriorating.

**O'Connor and Galvin (1997)** It is anticipated that gambling on the electronic media will be valued as much as \$3 billion by 2001 in the United States. Online lotteries alone generate more than half of the whole market value (\$1.66 bn). Gambling through electronic media and the internet is already anchored by two topical changes in consumer behaviour. First, becoming accustomed to interactive electronic technology and second, by changes in the way the gambling market performs. **Brindley and Clare (1999)** These changes in the behaviour pattern can ensure the triumph of gambling over the internet. Undoubtedly there is a mounting infiltration of Internet entry in the home. The probability of data incarcerates on players' habits joined with relaxed access to gambling sites presents potential progress towards interactive internet gambling.

**Pfaffenberg (1997)** Since 1989 we have Indian and riverboat casinos. To identify the variances and resemblances between the customers of Indian and riverboat Casinos, with various demographic variables, the researcher conducted this study. The features expected by the customers from the gambling houses were also studied. It was found that the customers were demographically diverse in variables like age income money but evidence of similarities identified in what they are expecting from casinos. Participants of the study expressed their belief that even though customers may not have a hope of winning, the chance to win was the significant cause for their involvement in gambling. The customers assigned low rank towards recreation and entertainment variables. The growth in gaming has taken the business revenues from 10.5 billion dollars in 1982 to almost 45 billion dollars in 1995.

**Pearlman (1997)** To predict a clear Casino Revenue model seven thoughts were estimated. Alteration in revenues based on marketplace, demographics, capability features, political environment, tourism activity, access and competition were examined. A Multiple regression model was applied to include these variables in the Casino Revenue Model. The implementation of these thoughts resulted in 25 independent variables. Due to the multicollinearity of the first model, additional models were also developed. In the initial CRP model 15 independent variables were identified and explained 97 percent variances in revenues. But due to the violation of postulation, the role of each self-governing variable is identified as challenging. A Reduced Variable Prediction Model (RVPM) expressed 6 independent variables and with 83

percent of the variance. These independent variables are associated with four of the 7 concepts. Demographics, personal features, competition and tourism activity.

**Hsieh (1997)** In this study, Chinese tourists visiting casinos were evaluated and this research comprised several important attributes of Casino visits as well as the management of Casinos. Data were collected from Chinese tourists who participated in a tour operated from Los Angeles to Las Vegas. A movement experience scale was adopted to measure the experienced flow of the participant. Performance analysis, contributor observation were the other tools applied. The results clearly stated that there is a significant relationship between the reputation and performance assessment of some attributes and the socio-demographic and behavioural factors of respondents. Some attributes preferred by the respondents are not considered as important by the casinos. The experience of the tourists is positively correlated with the visits to casinos and also associated significantly with all the behavioural factors. Cultural differences were also observed among tourists from Mainland China. The study concluded that the flow experiences were there among the Chinese gamblers.

**Titz (1996)** Emotions, consciousness seeking, impulsivity, engrossing experience, and analytical features were correlated with game choices. 1010 casino gamblers were selected from Las Vegas Strip Casinos. Using the Zuckerman Sensation Seeking and Impulsive Scale and Swanson Absorbing Experience Scale they measured the relationship. A Four factor model was also used with subsequent logistic regression to recognize the game choices for, table game players and mechanical game players. Both categories of players are deriving pleasure from gambling. When compared with machine game players, table game players are more involved in gambling. Table players are more controlled and not as impulsive as machine game players. Both game players exhibit discipline in their game spending.

**Giannini (1996)** A study identified the relationship between the property value of the gambler as well as the nearness to gambling houses. A hedonic price model is applied to correlate residential selling prices with that of proximity towards the gambling houses. Then it was resulted in that nearness to the gambling houses reduce the selling price of property of the gambler.

**Elgin (1996)** There was an assessment of the gaming Industry's reaction to the requirements of the Americans with Disabilities Act of 1990, where the researcher examines the three Las Vegas properties of gaming. The lodging and gaming industry as supporting the Americans with Disabilities Act 1990, designing their policies to correlate with the Act and also educated their employees to elaborate the scope to persons with physical and mental disabilities. In America the disabilities of people showed a good impact on its economy. In 1986, 43 million folks with disabilities were in the United States, 66 percent were unemployed, this is 1/3<sup>rd</sup> of the total workforce. These disabled persons have a severe eagerness to work. In 1991 census report indicated that the number of persons with disabilities increased to 48.9 million this is 19.4 percent of the total population. Through a descriptive and elementary model, the researcher analysed the readiness of Las Vegas Casinos to cooperate with ADA law by accommodating the disabled category. But they observed from the gaming industry that they feel, risk of damaging the potential image of the Casinos. This element of risk cannot be removed. ADA became law in July of 1990. ADA's main aim was to make all hospitality businesses to give provisions for the disabled to enjoy all services and privileges.

**Goussak (1994)** In the study the researcher compares the impact of a resort on the existing casinos. A multiple linear regression model is created to measure this impact. The result showed that the resort is not contributing anything towards the growth of revenue of the casinos, but the resort is consuming a good share of income of the casinos which may end up in a negative impact on the casino industry

**Chen (1994)** The Gambling industry is growing all around the world. This became one of the significant parts of the entertainment sector. This study was conducted at a time when a special legislative bill is under consideration for the legalisation of gambling in the surrounding Island districts of Taiwan. Here the researcher measured the willingness of key executives of hotels in Taiwan to invest in gambling. The researcher is very well informed that the hotel owners of Taiwan are showing a positive attitude towards Casino investments.

**Clotfelter; Cook (1990)** While assessing the performance of state lotteries in the United States of America, economists explained lotteries in two perspectives one as the commodity item another as the source of state revenue. As a consumer product, lottery

has good market penetration capability and growth in market share. 60 percent of the adult category among 32 states of America participated in lottery or similar gambling activities, once in a year. In 1989 American lottery sales witnessed an average growth rate of 12 percent every year. The study revealed several reasons for gambling, many people consider this as a pastime. In the investigation, it was evident that people with low income groups gamble for money but when income increases the main aim of gambling was for fun. Another reason that supports gambling was that it is because of social responsibility and spirit to the nation. Because gambling income is used by the government for education, charity and other development purposes. Many people even the educated group was gambling and claiming that it was because of their social responsibility. Advertisements and promotions of the lottery were another reason which attracted the lottery buyers. Most of the lottery advertisements exhibit only attractive prizes not the probability of winning. It was the heavy lottery players who contribute more towards lottery sales. It was disclosed that the top 20 percent of the lottery buyers contribute to 65 percent of lottery sales. Advertisements played a prominent role in converting inactive players to active players. When the socio-economic patterns on lottery spending were analysed it was stated that males gamble more than females, elderly people gamble more than middle aged and youngsters, Christians gambled more than Protestants. A Californian survey revealed that based on the education, uneducated groups that have less than high school (49 percent) education gamble more than those who possess a college degree (30 percent). While considering the occupational status labourers gamble more than professionals. Retired persons and school students gambled the least. When the race factor was analysed Spanish Americans and Blacks are more involved in gambling activities more than whites. Finally, the regression model suggested that sales were fairly delegated to the price of lottery tickets.

**Frey (1984)** A large proportion of any society participates in gambling then it will continuously show its impact on public policy and administration in many jurisdictions. In Western countries gambling is valued as a risk taking behavioural activity. Because of the routine activities in everyday life the chances of activity are systematically eradicated. But through gambling people are availing a platform to pursue this chance activity. The idea that gambling makes the person less productive at work was surprisingly opposed by the finding that non-gamblers were registered for educational and training programmes to progress in their work-related conditions, is not progressing

more than gamblers in the work environment. The tendency towards gambling has no direct relationship with social class characteristics but related with the people's ambition towards upward mobility in social life. The factor which mainly differentiate gamblers from non-gamblers is the level of an individual's acquaintance with gambling and accessibility towards the gambling activity. If gambling activities are legalised and their availability is more, then more proportion of the population will gamble. This verdict applies to illegal gambling also.

**Clotfelter (1979)** As per the behavioural economics, the lottery purchase can be measured as rational. Lottery buyers showed demand function which includes microeconomic variables consist of worth, revenue generation, consumer perception and preferences, the involvement of consumers, price of substitute products and characteristics of lottery products. The effective price of tickets does not exhibit a significant relationship with the sales of lottery tickets. Income elasticity varies in various research and uniformly resulted in less than one, indicated that a greater amount of income is spent on the lottery at lower income levels.

**Devereux (1949)** Earlier there is an inclination to define all forms of gambling as similar. But this approach fails to explain the influence of different factors on different types of gambling. Job stability is one of the features identified as an important factor that influences people towards gambling. Age and gender are the other factors that have maximum influence on gambling and the regularity of betting. Many considered gambling as an alternative path to success, money or status. Those people who cannot achieve or succeed in the conventionally competitive fields and their workplace and those who have no other options for advancement may indulge themselves in gambling-related activities. Especially in the working class they consider gambling as a stress-relieving activity, because it diverts people's attention from misery and antagonism. In the survey by Devereux, only 6 percent of the sample were heavy gamblers. The motivation of pathological gamblers and social gamblers are also different.

### **2.3 The Reviews based on the Influence of various Gambling Related Sales Promotion Tools on the Buying Behaviour of Customers**

Sales promotions are very significant in the present dynamic marketing environment, to withstand and overcome competitive strategies business houses are introducing several types of sales promotion tools. Some of these promotion tools have the characteristics of gambling activities and customers are indulging in these promotional tools without actual awareness regarding this. Here marketer is trying to exploit the affinity of customers towards gambling-based products. Sweepstakes, raffles, lucky draws, prize contests are some of the examples of these sales promotion tools which are similar to gambling products. But here customers are indulging themselves in these activities involuntarily, so these types of activities can be termed as non-voluntary gambling sales promotional activities. There are several potential benefits for the business houses by using these types of sales promotional tools, they are, differentiation opportunities, providing consumer information, encouraging consumer interaction, cost certainty, price/quality stability, advertising potential competitions and their prizes, Partnerships, Versatility.

The very direct aim of any type of sales promotion was to increase the consumption volume and indirectly earning more profit for the organization. They mainly aimed to attract targeted consumers and influence them to buy. **Nakarmi, ( 2018)** studied the impact of sales promotion tools and strategies on the buying behaviour of customers. Discount coupons proved to be positively correlated with consumer behaviour that influences the buying behaviour concerning the quantity purchased. **Blattberg & Neslin, (1990)** Free samples are found to be an attractive tool to influence the buying behaviour of customers towards a new product. Buy-one-get-one is another tool that does not take much time to convince and attract customers. They are happy to get the additional quantity of products without paying anything more.

**Nasir & Bal (2019)** To understand the effectiveness of sales promotion tools on the buying behaviour of customers after the post-recession period in Turkey. The researcher selected four major promotion tools namely discount offers, coupons, Buy-one -Get-one-free offers and sweepstakes. The influence of these promotion tools on the four identified buying behaviour, stock piling, brand switching, product trial and



purchase acceleration/delay were studied among the 393 Turkish customers who are the participants of various social media. They were selected using convenience sampling method. Data were analysed using descriptive statistics and Bonferroni multiple comparison test. Discount offers and Buy-one-get-one-free are among the selected sales promotion tools that have a significant influence on all four types of buying behaviour. Price discount is the most influential sales promotion tool on the buying behaviour of Turkish customers during the post-recession period. The coupons and sweepstakes have the least influence on the customers buying behaviour especially about brand switching and product trials. While comparing the four sales promotion tools coupons are the least effective tools.

**Zafar et al., (2018)** From 1992 onwards the Internet Service Providers, (ISP) in Pakistan showed a tremendous hike in their performance due to heavy competition. They adopted different sales promotion strategies to overcome competition that affected the customers' buying behaviour. In this industry, sales promotion affect consumer buying behaviour in differently manner like downloading parameters, payment mode, the scope of discounts has an impact on the behaviour of customers. This study helps the marketer to take a competitive advantage because it helps them to understand the effectiveness of sales promotion on consumer behaviour. Among the 5 hypotheses 3 were accepted and the last two were rejected. That is downloading parameters, payment methods and scope of discounts have a positive and significant influence on the buying behaviour of the customers. The legitimacy of the offers and varieties of internet packages offered by the ISPs have comparatively less influence on the buying behaviour of customers.

**Nakarmi (2018)**. A heterogeneous group of customers from all product categories were selected as the population. Since it is a diverse group of customers the researcher applied non-probability sampling techniques. Descriptive statistics, one-way ANOVA, one-sample - test, the chi-square test was used to analyse the data. The results clearly stated that irrespective of age, gender, occupation and purchasing frequency, the sales promotional tools have got a huge influence on the buying behaviour of the customers. It was also proved that customers are attracted to those promotions which give immediate results and those promotion tools which was giving more than a single benefit or chance. **Schneider & Currim, (1991)** While studying the brand choice

decision by customers, it is prejudiced and associated with many factors like brand switching, stock-piling, purchase acceleration or delay. Those customers and households who are prone to sales promotions are found to be little brand loyal. It reflects in their brand preference and they also tend to be price sensitive. Sweepstakes are a simple sales promotion strategy that gives two benefits to the customers that they can be benefited from the products and also allowing them to win gifts or money. This double benefit showed a positive correlation with consumer buying behaviour.

**Oliver & Elenia (2017)** To identify the affinity of customers towards a variety of promotion mix, a study was conducted to evaluate the preference of customers by comparing monetary and non-monetary promotions. Discount offers and gift offers were the two promotion strategies selected for the study. A sample of 750 youngsters was selected using non-probability sampling method. 2 (discount offers and gift offers) X 2 (variety explorers and non-variety explorers) research design was employed. Two-way ANOVA was applied and it was discovered that gift offers are preferred by the general customers over the discount offers. The study also revealed that variety seeking customers prefer gift offers over discount offers. A non-variety of seekers prefer discount offers over gift offers.

**Dawood M S (2016)** During the past few decades, it was observed that the retail segment enhanced its growth throughout the world. Implementation and management of effective sales promotion tools were recognized as one of the important factors for this success of the retail industry. In this study, a researcher focused on the major sales promotion tools in the retail sector that are Sweepstakes, free sample distribution, discount offers and Buy-one-get-one -free offers. Here researcher identified two features of consumer behaviour and they are brand loyalty and shop/brand switching. Wilki's lamda statistic application identified that sweepstakes have no positive relationship with buying behaviour and purchase decisions. But all the other three selected promotion tools free sample distribution, discount offers and Buy-one-get-one -free offers showed a strong positive relationship with the consumer buying behaviour and purchase decision.

**Babu M D (2016)** It was a great challenge for the corporates and firms to recognize the most significant need of the customers and to develop the most appropriate strategy to fulfill their needs. For this marketing personnel was adopting various promotional

strategies. The marketer must introduce a promotion mix only after studying the consumer psychology and preference for this. Firms were adopting the most preferred promotion mix like discount offers, coupons, sweepstakes, Buy-one-get-one free, sample distribution and so on. However, the winners in the business environment were the ones who adopted the promotion strategies which suited the customer psychology and preference.

**Shrestha (2015)** In a study among the customers of Baskin Robins Ice creams in Bangkok concerning the influence of sales promotion tools on the consumer buying process, the researcher selected sales promotion tools like sweepstakes , price discounts, instore display of experimental products. Here the researcher tries to measure the retailer's ability to deal with sales promotion tools by evaluating sales promotion programmes offered by the Thailand ice cream retailers. It was discovered that Coupons, price discounts and free samples are the most preferred sales promotion tools by retailers and customers. The outcomes showed socioeconomic and demographic factors have a key influence on the preference of sales promotion tools by the customers. From the hypothesis testing it is clear that sweepstakes have a severe impact on consumer purchase decision. Sweepstakes have a positive correlation with Customer buying behaviour *with  $r=2.6$  and  $t_r = 12.5$  at 95 percent* significance. These types of coupons benefited sellers to attract new customers, retain existing customers, and act as a catalyst for instantaneous purchases by vulnerable customers. Lucky draw coupons were easy to administer and helps the sellers to ensure initial purchase. This sales promotion tool inspired customers to try novel products and has a positive impact on consumer buying decisions.

**Tamilselvi (2015)** The researcher tried to investigate the buying instinct of college students of Bangalore, especially in the apparel segment it was identified that the buying behaviour of customers was influenced mainly by four factors they are product, environment, personal and psychological factors. The study was conducted among the 1000 college students in Bangalore. Primary data were analysed using factor analysis. The purchasing power of the respondents was mainly increased due to the influence of personal factors. Quality of product, packaging, offers attached to the products were the other factors attracting people towards the apparel segment. So, both personal and environmental factors showed a heavy influence on the buying behaviour of the

customers. Another study was conducted among the regular customers of the Apparel segment in Bangalore, after considering some other promotional tools, like a rebate, loyalty programmes, discounts, coupons and sweepstakes. Discounts and loyalty programmes are identified as the most significant promotion tools that influence the buying behaviour of customers.

**Geisler (2015)** In a study among the German customers the researcher tried to identify the impact of lucky draw coupons on consumer buying behaviour. A Deductive methodological approach was applied. 95 percent of the respondents showed a positive attitude towards couponing. The majority of the respondents enjoyed the couponing promotion several times a year. Youngsters showed more willingness to provide personal information to avail of the offers of coupon in comparison with elders. There is no significant association that can be identified between the frequency of coupon usage and price awareness. It was also identified that there is no significant relationship between gender and income with coupon usage.

**Mughal et al., (2014)** While analysing the influence of sales promotion tools on consumer buying behaviour in Pakistan it was identified that the independent demographic variables have been significantly affected by the influence of various sales promotion tools. This study helps the marketing personnel to design the widely accepted sales promotion tools there by helping to increase the sales and profit of the firm. 200 respondents belong to three clusters University students, professionals and businessmen were selected using the non-probability sampling method. Regression analysis and descriptive statistics were applied to the analysis of the data. The personal characteristics of buyers significantly influence purchase decisions. Customers' affinity and hatred towards various sales promotion tools were identified. It was observed that discount offers ( $t= 3.182$ ,  $p = 0.004$ ) Buy-one-get-one -free offers ( $t = 2.287$ ,  $p = 0.016$ ), and sweepstakes ( $t = 3.124$ ,  $p = 0.005$ ) had positive influence on consumer buying behaviour. One of the reasons for this is that the people of Pakistan believed that while the companies distribute good quality products as a sample but when the actual purchase is made the product is not performing as such of samples.

The Impact of sales promotional strategies on consumer behaviour in the Beverage industry in Kenya was studied by **Mark & Ochieng (2014)**. Descriptive survey designs were applied in this research which helped to evaluate features of a certain group of

people. Descriptive as well as content analysis were used respectively to analyse the quantifiable and non-quantifiable data. Several promotion tools were adopted by the beverages industry in Kenya like gift coupons, free samples, sweepstakes, discount/reduction in price offers. This study proved that these sales promotion tools were having a significant positive influence on the buying behaviour of customers. Business houses have several ideas while designing promotion tools they may brand building, brand attitude, hike in market share, brand devotion and improvement in revenue and profit. All these aims can be achieved through the intelligent management of promotion tools.

**Marais et al., (2014)** To create brand awareness among the customers, the marketers must develop various promotion tools especially sales promotion tools. This also has the power to create demand from new customers and existing customers will be more loyal. The effectiveness of the sales promotional tool is more in fast moving consumer goods segment. This sales promotion tool is considered as an important one to generate expected buying behaviour from the customers. This study was conducted among Generation Y Segment (people born between 1986 and 2005) in South Africa. This constitutes 38 percent of the total population of South Africa. Coupons, Buy-One-Get-One-Free sweepstakes, sample distribution, discounts are the selected sales promotion to check out the preference of Generation Y Africans to promote their brand loyalty, brand switching, purchase delay and acceleration, stock-piling and product trial. A quantitative and descriptive study was conducted among a sample of 600 Generation Y customers of the FMCG sector. One sample T- test and descriptive analysis were conducted to analyse the data. It was found that Generation Y customers of the FMCG sector showed a positive attitude towards all types of sales promotion. Buy-one-Get-One-Free, discounts and sweepstakes are the most attractive sales promotion among generation Y customers in South Africa.

**Nwielaghi Michael & Ogwo (2013)** Changes in technology lead to a short product life cycle. Sales promotion strategies directly correlate with marketing performance. Poor sales promotion shows its impact not only on the firm but also on the economy as a whole. A nation's wealth is measured in terms of GDP, and each business unit is contributing heavily to shaping the economy. Now promotion tools are considered as an important factor while measuring the profitability of the business concern. Sales

promotions played a different role than other marketing communication tools. This unique role of sales promotion provoked the researcher to conduct a study among the soft drink's customers in Nigeria. A 5-point Likert type scale was administered among 234 customers. To analyse the influence of sales promotion strategies on the marketing performance the researcher applied Pearson's regression; ANOVA and T-test were used to analyse the influence of sales promotion on marketing performance. Sales promotion techniques are found to be significant in improving the performance of the firm. It was also identified that sales contests and sweepstakes play an important role in the marketing performance of a firm. To reach the optimum level in market share it is suggested by the researcher to adopt the sales promotion like contest and sweepstakes to its optimum level.

**Karthikeyan & Panchanatham (2013)** Sales promotion is always linked with brand awareness and thereby increased customer motivation towards a purchase decision. Even though this is a major consumer of the cost it is used by the companies to stimulate short-term sales. This played a major role in reducing the market share of the competitors. 579 customers from the personal care products in FMCG sectors were studied by developing a regression measurement model on the influence of overall sales promotion on consumer behaviour. The p value of all the regression coefficients in the model was significant at the .01 level. This result proved that sales promotion's impact on consumer buying behaviour is high. Free samples with a regression value of 0.907 has the greatest impact on the buying behaviour, trailed by sweepstakes and discount packs.

**Kanina (2013)** To identify the influence of sales promotion tools on the growth of customers a study was conducted among the Pathologists Lancet Kenya's customers within Nairobi County. Descriptive statistics were applied to analyse the data. The study accomplished that sales promotion strategies affect customer growth.

In an experimental study conducted by **Wilcox & Woodside (2012)**, they have tested the change in consumer behaviour due to the influence of sweepstakes along with the direct sales offers. They also tested the consumer behavioural changes towards the minimum number of sales offers and gradually by increasing the number of direct sales offers. The behavioural responses of the customers when a sweepstakes contest is added to a non- offer sales programme were also subjected to study. Consumer behavioural

responses were analysed under five controlled situations they are two offers with no sweepstakes, four offers with no sweepstakes, four offers with sweepstakes, fifteen offers with no sweepstakes and fifteen offers with sweepstakes. This experimental study confirmed the hypothesis that the behavioural responses of the customers were increased with the introduction of sweepstakes in the sales offer, and also identified that the negative impact of the increased sales offers can also mitigate with the presence of the sweepstakes contest in the direct sales offers.

**Eric, D. (2012)** The increased competition in the telecom industry in Ghana after 1994 due to the deregulation of the telecom sector lead to a situation whereby the firms in the telecom sector should satisfy the needs of the customers more efficiently than their competitors. Promotional tools played a major role in that. One of the major sales promotional tools adopted by the firms in the telecom industry was to provide incentive schemes to customers and suppliers to kindle the demand for the product. A non-probability sampling technique was applied to select the sample from the users of telecom services resided in Tema Metropolis. The study stated that since the sales promotion has a significant impact on consumer buying behaviour for a short period, it was mandatory to adopt the sales promotion tools continuously in the telecom sector.

**Aykaz (2012)** Consumer buying behaviour of customers of the Netherlands and Belgium were investigated by concentrating on sales promotions. Consumer buying behavior was separated by the investigator into impetuous buying, stockpiling, promotion inclination, loyalty buying, mass media influence of sales promotion, advertisement influence, prospects of promotion regularity, Promotion favoritism and priority towards nonmonetary promotions. An equal number of respondents were selected from both countries. A major portion of the sample constituted women; results proved that there was not much difference in the consumer buying behaviour of people belonging to the two countries. Identified difference in buying behaviour is not demanding different sales promotion strategies for people belongs to two different places. The cultural difference was also not reflected in buying behaviour. Furthermore, the association between nationwide culture and purchasing performance on features like promotion inclination, interest in nonmonetary promotions and loyalty buying also failed to prove.

**Zacharia S (2011)**, Showed an attempt to identify the effects of sales promotion namely, price and premium promotion on Consumer Based Brand Equity, in Kerala. The dimensions selected for the study are Brand Loyalty, Brand Awareness, Brand association and perceived quality. Convenience goods, shopping goods, specialty goods were the product categories taken for the study. The rating scale developed by **Yoo and Donthu (2001)** was used by the researcher in measuring the Consumer Based Brand Equity (CBBE). It was identified that both price and premium promotions affect Consumer Based Brand Equity in all the product categories. In the case of convenience goods, premium promotion, played an important influence while on shopping goods price promotions are dominating in influencing the Consumer Based Brand Equity (CBBE). Sales promotion showed an overall impact of diluting the Brand Equity since customers are abandoning their favourite brand for enjoying the benefits of sales promotion.

**Nga et al., (2011)** To study the consumer behaviour attributes like image perceptions, acquisitiveness and consumer spending on credit card usage and intentions of college students regarding this, the researcher administered an anonymous survey questionnaire among the college students selected purposively. Structure Equation Modeling (SEM) was used to determine the validity of the path diagram and model fit. It was revealed that greediness is only a fractional intermediary between image perception and irrational spending. Another fact recognized is that irrational spending is not an intermediary between acquisitiveness and credit card usage intentions. Irrational spending is having a severe influence on consumer buying behaviour. There is a suggestion to improve the rationality in buying among youth is to give a more intensive step in inculcating credit card awareness financial discipline among youth to save them from debt traps in the initial stage itself.

**Sindhu A (2011)** Researcher tries to analyse the concept of promotion methods, the influence of sales promotion on sales, the progress of the business as a whole because of sales promotion techniques, effectiveness and difficulties faced by the FMCG sectors in Gujarat, because of the sales promotion strategy. Data were collected from the customers of the FMCG sector in Gujarat. SEM modeling was used to analyse the collected data. It was identified that among promotion tools, sales promotion is attracting more customers. Sales Promotion, especially discount offers, Buy-one-get-



one and sweepstakes are identified as a good strategy to push up sales during the off-season, improve sales of products with less demand and also to neutralize the competition impact. The effectiveness of sales promotion is reported in the off season as well as at peak season.

**Balaghar A, et.al (2011)** The paper analyses the effectiveness of promotional tools on the sales volume of the products of the Iran Tractor Manufacturing Complex (ITMC) in Iran. This study was conducted among the customers and sales executives of ITMC. The study revealed a significant relationship between promotion tools and sales volume. Among the various promotion tools; sales promotion was ranked first in influencing the sales volume, followed by advertisement, public relations, direct marketing and direct selling.

**Haresh V B (2011)** Researcher identified the sales promotion effectiveness on consumer preferences and brand equity, in Gujarat. Through regression modeling it was identified that people prefer to switch brands for enjoying the benefits of sales promotion. This resulted in the deterioration of brand loyalty as well as brand equity. This brand switching impact is because the influence of sales promotion is different for high-quality and low-quality products. Low-quality products are facing brand switching more because of the availability of sales promotion, than high quality products. Customers prefer cash discount offers to gift offers. At the same time male members of the society showed more interest in sweepstakes type sales promotion. Females are more attracted to gifts and Buy-One-Get-One -free offers. Sales promotions are giving an immediate impact on sales but the medium-term and long-term influences of sales promotion are not satisfactory. Long-term sales promotion harms sales volume.

**Mullerova L (2011)** The main aim of this thesis was to analyse the impact and features of sales promotion tools adapted on the ready to eat cereals-based food products. In the survey among the customers of departmental stores and supermarkets, it was identified that the price discounts and Buy-One -Get - One- Free offers are more successful in this sector. People with lower- and middle-income group is much attracted to the sales promotion offers.

**Belch (2010)** While investigating the effect of sales promotion, superiority, worth, and intension to purchase on purchase decision among the Generation Z households for

cooking oil in India, it was identified that, based on the correlation and regression analysis of dependent and independent variable, that all the identified factors i.e. promotion, superiority, purchase intention and worth of the product have a significant role in developing customers loyalty towards edible oil brand in India. Sales promotions offered special worth for the product, Sales promotion consists of variety of tools, which helped the marketing people to achieve their short-term sales objectives. Both monetary and non-monetary promotions are included to attract customers. Sweepstakes, contests, sample distribution and gifts are some of the most commonly used non-monetary promotion tools adopted by the market personnel. These four dependent variables have a significant correlation with brand loyalty at a different level of intensity. Purchase intention is observed as the most relevant element influence brand loyalty. Followed by the worth of the product. Price also played a relevant role in forming the purchase intention. **Kulkarni (2018)** Price was also influenced by Promotion tools, so the promotion tools got an impact on the purchase intention of people belongs to Generation Z.

**Veronika (2010)** The sales promotion strategies adopted by the small independent retailers of apparel in Transdanubia and Budapest were studied. The utility or preference of sales promotion by the customers depends upon shopping categories, deal proneness, demographic and psychographic traits of the customers. Quantitative data were analysed using the regression model. Primary data were collected using a combination of quota sampling along with snowball sampling. Multiple regression, ANOVA, factor analysis was used to analyse the data. Economic recession, price sensitivity of the retailers are the main reasons observed for the excessive use of sales promotion. Exclusive shops use various sales promotion tools especially more value-added promotions like, coupons, discounts, sweepstakes. These promotions have a long-term influence on the demand of the customers. Prestige sensitive customers preferred sweepstakes and contest sales promotion. Buy-One-Get-One-Free offerors are preferred by price sensitive customers. Hedonic shoppers prefer coupon type promotions. This study helped the marketers to design the sales promotion tools which were preferred by the customers.

**Choi et al., (2010)** Using the two experimental research on subjective predictivity and subjective probability and discount, and attractiveness, it was examined, how customers

respond to Scratch and Save Promotions (SAS) and Tensile Price Claims (TPC). The Scratch and win promotions gave discounts but the actual amount of discount or prize will be kept secret till the purchase is complete. Tensile Price Claims give vague price promotion in accumulation to unspecified price. Here in Scratch and win promotions have the influence of gambling in it. It is evident that Scratch and Save promotion is vaguer than Tensile Price claims. Even though SAS is more uncertain than TPC, customers support SAS promotions because of their inclination towards gambling. The unexpected high amount of prizes is preferred by the customers than the limited scope of TPC. So, customers are attracted to the gambling natured Scratch and Win promotions which may offer minimum savings to them.

**Yang (2009)** The study was organized to identify the influence of sales promotional activities on the buying behaviour of people at Tesco Lotus. It was exploratory research organized in supermarkets of Tesco to assess various aspects of consumer buying behaviour like, consumption patterns, the attitude of customers towards sales promotions offered, impacts of promotions on buying characteristics of people. In the survey it was observed that there exists a positive correlation between promotional activities and consumer buying patterns. Sales were increased during the promotion period. Repetition of purchase and purchase acceleration were common during this period. Buy-one-get-one and sweepstakes are the most commonly preferred promotion tool by the people. Demographic features too have a positive relationship with the promotion tools. Male members of the society preferred discount offers, sweepstakes and buy-one-get-one offers, female members preferred loyalty programme, Point-of-purchase promotions.

**Jetta A K (2008)** Discussed about the price promotions and their impact on the population of California. This study concentrated on the period of impact of the sales promotion among the customers. Short term, long term and intermediate impacts were examined using the techniques of econometrics. Beyond any controversy it was recognized that sales promotion has an immediate positive impact on the buying behaviour of customers. But analysing for the intermediate period a dip in sales is experienced due to the sales promotion and for the long term, it was identified there is a negative impact on the consumer buying behaviour because of sales promotion.

**Niazi (2008)** The main aim of this thesis is to identify the influence of sales promotion in the online environment in influencing consumer buying behaviour. Continuous sales promotion has increased the sales and profit of the firm for a long period. **Dhar and Hoch (1996)** Contests and sweepstakes are offered by the firms to bring back the customers. Here in a contest the element of the skill of the customers are involved but in the case of sweepstakes pure chance is involved. Regular sweepstakes offers may attract customers to the shops again and again to check their chance of winning. Data for the study is collected by observing the respondents. Using a purposive and judgement sampling method, samples were selected. A cross- case analysis was applied for analysing the data. It was identified that online websites use games as the main sales promotion tools along with, contests and sweepstakes which act as the most attractive sales promotion in the online platform the Playfulness with a transaction security environment motivated the customers to get involved in such sales promotion activities. This type of promotion showed evidence that this is increasing the effectiveness of online websites.

**Majeed A C (2007)** The study aims to analyse the ability of the selected sales promotion tools in creating additional revenue for the marketers of Fast-Moving Consumer Goods. Price discounts, sweepstakes, premium offers, bonus packs, bundling and Point of Purchase (POP) promotions were selected for the study. Discount offers are identified as the most preferred sales promotion tools based on the level of awareness of customers. Men prefer sweepstakes type sales promotion. And they prefer the distribution of the coupons along with newspapers and magazines, while the female category preferred to get the coupons of sweepstakes from the shop itself. Customers used to repurchase the products to enjoy the sales promotion, this is happening especially in the case of discount offers and sweepstakes.

**Kalra A & Shi M (2002)** Sweepstakes and contests are a tremendously communal promotional strategy used by firms. These two promotional strategies are different in the design of the reward structure. Godvia Chocolates administered sweepstakes in 1999, where a single box of chocolates contained diamond jewellery. They distributed 3,20,000 boxes of chocolates, so the chance of winning was one out of 3,20,000. Surely the reward structure of the sweepstakes and contests influences the customers' assessment and partaking. The main aim of this paper is to analyse the differences

among various customer groups about their assessment of sweepstakes and contests. Cumulative Prospect Theory (CPT) **Tversky and Kahneman (1992)** were applied to develop a model for customer assessment related to various forms of sweepstakes. An S-shaped probability weighting function and loss repugnance framework were developed for the customers who shifted to the less favoured brand to get the benefit of sweepstakes, but finally won no prizes. **Fennema H & Wakker P, (1997)** The outcomes of the model illustrated that the sweepstakes prize construction should be grounded on three aspects: the aims of the firm, the risk repugnance of the customers, and the winning probability. The model also suggested that sweepstakes contests should commence only after fixing the objectives of whether to attract brand switchers or existing users. For existing users, the number of rewards should be lower in comparison to brand switchers. The existing customers are affectionate towards risk-taking, prefer a single grand prize sweepstake. Those customers with a risk avoidance nature prefer a large number of mega prizes. To withdraw customers from rival business houses sweepstakes award money must be dispensed over more prizes. Those customers who are not existing users and also risk affectionate prefer a single large prize combined with numerous minor rewards. The customers who are not loyal to a brand preferred at the same time preferred to avoid risks and losses have an affinity towards many grand prizes and numerous small prizes too.

**Teunter (2002)** Investigated the influence of sales promotion on the consumer buying behaviour of individual households in New York. A sample of 1015 adult customers was selected using non-probability sampling techniques. Data were analysed using factor analysis and various factors were identified for the change in buying behaviour because of the influence of sales promotion tools. Type of household, culture, societal class, occupation status, brand loyalty, purchase regularity, normal cart size were the identified factors that were responsible for the buying behaviour of customers. These factors resulted in several types of changes in customers' buying attitudes. Heavy purchases, switching department stores, seeking sales promotions, purchase acceleration or delay, lack of brand loyalty, shifting shops and brands and the observed changes in the buying behaviour because of the identified factors. All customers are not equally influenced. Various demographic factors showed significant differences in the buying habit of people.

**Ettl-huber & Steurer (2001)** Sales promotion tools having gambling nature i.e. sweepstakes and contests are very much common in the business environment. Service industries are also applying this type of promotion tools. In this study the researcher analysed the influence of sweepstakes in the radio station in attracting new listeners, retaining existing listeners, maintaining the advertisement client of the radio station. Several factors were identified by the researchers as a reason for the application of sweepstakes in radio marketing they are the prize, challenging task, broadcasting and brand acknowledgment. Ten interviews were arranged with the experts in the marketing segment of radio stations in Australia. Based on the literature review semi structured questionnaire was designed to interview the radio station managers. It was identified that sweepstakes can attract new customers only if additional promotional tools were applied. A sweepstake is more useful in retaining existing customers. All listeners are exposed to these types of promotion tools but it is not good to disturb the non-participants. A cash prize is the most preferred reward of the sweepstakes. Creative plans of sweepstakes are widely accepted by the listeners.

**Selby and Beranek (1981)** Sweepstakes are a very important element of competition. An American survey revealed that 60 percent of the participants entered this type of contest just for the fun of it and out of these participants 61 percent of the players are identified as uncertain about the prizes offered. The attraction towards prize promotions is identified as the function of five factors: entrance cost, prize value/utility, the number of prizes and its professed possibility of captivating, the pleasure of gambling and craving to occupy leisure time.

All these factors are relevant but the last two factors were against the rational economic decision-making policy. The two key dimensions of the prize contest are their value and number. The sponsors can determine among these two which one or both have to rely upon to create an impact of sales promotions. The approach adopted by the sponsors can be strategized on a “prize philosophy matrix” which divides promoters up around the average standards for the number of prizes offered and their value, to produce four groups of competition: 1. Jackpots (few prizes/high value); 2. Misers (few prizes/low value); 3. Everyone a winner (many prizes/low value); 4 Bonanzas (many prizes/high value). From the total survey across all industries it was found that the retail sector shows a tendency to offer an average number of prizes, with a prize value slightly

below average **Peattie and Peattie (1993b)**. But the partnership of retailers and sponsoring agents focus on bonanzas that are of high value prizes. The single retailers more focus on misers that are, few prizes with low value. Perhaps this model suggests that the retailers of the food industry should concentrate on sales promotion by investing more in this segment.

Literature reviews of this chapter are divided into two segments, they are reviews based on the social and economic influence of gambling and reviews based on the influence of various sales promotion tools on the buying behaviour of customers, with special reference to the Gambling Related Sales Promotion tools (Sweepstakes). While examining the first part of the literature review it is evident that gambling especially lottery has a severe impact on the social and economic condition of a nation. The majority of the study deals with the positive influences of gambling on socioeconomic condition as it contributes towards the exchequer, good source of revenue, support charity, development, education purposes, upliftment of deprived section, solution for unemployment. On the other hand, many of the literature, under this segment states the negative influence of gambling on socioeconomic conditions of a nation, like gambling addiction, deterioration of savings of people, heavy spending on gambling leads to a debt trap, family problems, physical and mental stress like the problem, pathological, compulsive gambling and other gambling disorders. As per the reviews it was observed that, entertainment, insecurity, addiction, perception towards gambling, greediness to easy money, prize amount are some of the various factors which attract people towards gambling.

The second part of the review deals with the influence of Gambling Related Sales Promotion tools and its influence on the consumer buying behaviour. From the reviews it is clear that many of the researches were conducted to help the business houses to identify the most attractive sales promotion tools, which helps them to increase their market share. In the majority of the study, sweepstakes that are sales promotion, possessing the nature of gambling products, were heavily demanded by the customers. The changes in the buying behaviour in the form of unwanted stock accumulation, brand or shop switching, change in purchase timing were observed. This gave an indication to the researcher that the gambling nature of these sales' promotion plays a major role in these changes in consumer buying behaviour. This made the researcher

link the two games which possess a gambling nature. One of which is a direct gambling product and the other is possessing the gambling nature indirectly. To know whether the involvement in indirect gambling leads the participant to direct gambling activities, which in turn leads to a problematic gambling addiction is the purpose of the study.

## **2.4 Research Gap**

The majority of the studies conducted in this field of gambling, is considering only those products which possess direct gambling features (Chance, Prize and Consideration). That is the participants of these gambling products are aware that they are involving in gambling activities. To an extent these people are participating in gambling activities voluntarily, with their full knowledge. But in this study researcher clubbed the pure gambling activity (Kerala State Government Lottery) with one of the selected non-voluntary gambling activities, that is sweepstakes. As a sales promotion tool, Sweepstakes possess the two features of gambling that are chance and prize. Marketing companies mixed up this Gambling Related Sales Promotion tool in a disguised form with other usual sales promotion tools. Those customers who have an affinity for gambling may get attracted to these types of sales promotion tools. This will lead them to an irrational buying decision. While examining the various reviews we can see studies based on various types of gambling products and their financial and economic impact on the economy as well as individuals. Then most of the studies are concentrated only on the positive aspects of gambling like, a contribution towards economic development, national income, and employment opportunities. While analysing the studies focused on sales promotion tools also, it was observed that, they are concentrating from the point of view of business houses, which help them to identify the most effective sales promotion tool. This made the researcher, concentrate on those aspects of sales promotions that may have a negative impact on the buying behaviour of the customers and indirectly they may be pulled towards gambling and addiction. By realising this influence the Kerala population can be more rational in their buying decisions, and they can also productively regulate their savings and spending pattern.



## **2.5 Theoretical Reviews based on Gambling, Sweepstakes and Consumer Buying Behaviour**

Developed countries have reported heavy growth in official gambling activities Pryor (2007). The worldwide spread of gambling activities including stallion contesting, lottery, gaming, clubs showed a tremendous increase in gambling revenue in each nation. Between the years 1982 to 2003 the US government has reported gross gambling outflows around 9.7 percent at the same time GDP of the US reported as an average of 6.2 percent (Visanu Vongsinsirikul 2010). In a study conducted in California it was identified that 83 percent of the grownups had partaken in gambling during their life period, and they reported the lottery as the prevalent gambling activity at the same time it was identified that casinos remained to be the preferred location to gamble (Volberg *et al.* 2006). Between 1997 to 2007 in the United Kingdom, the number of grownups participated in lotteries augmented from 8 percent to 12 percent (Wardle *et al.* 2007). India is not an exception in this case, while introducing the lottery in India the main aim was to eradicate the problem of unemployment as well as to support the state government's revenue.(Neelakandan 2007) The lottery revenue has made a huge leap from 20 lakhs in 1967 to 9276.23 crore in 2019,(Kerala State Lottery Department) this is clear cut evidence that lotteries have a major impact on the people of Kerala.

In the present scenario gambling industry exhibits tremendous growth all over the world, this has made it significant to study this demand for gambling and whether there is any correlation between the buying behaviour of customers and the savings and spending culture of Keralites in gambling and related products. To understand the demand for gambling it is mandatory to review the theoretical and pragmatic literature on the demand for gambling. To reinforce the theory of demand for gambling, hypothetical edifice of expected utility is also studied here.

### **2.5.1 Theoretical Review**

Theoretical reviews are classified into two sections one deals with theories of demand for gambling and the other section deals with the consumer buying behavioural theories.

## 2.5.2 Theory of Demand for Gambles

Even Gambling is considered as a major economic activity, no single theory of demand for gambling is accepted worldwide the basic assumption of the gambler is that they can attain “Something for nothing” (Nyman, 2011). The theory of demand for gambling is based on two important thoughts. First one, supplementary revenue rises utility but at a falling rate and the second one is monetary resources are scarce, therefore for an ultimate buyer supplementary revenue is usually expensive to acquire. Here Nyman is interpreting this entertainment motivation in to economic theory. Here this social instinct of decision making to gamble or not and to buy lottery or not is interpreted using a standard labour supply model. A consumer-worker descends value from two factors Income ( $y$ ), and leisure ( $l$ ) at the cost of wage rate ( $w$ ). A consumer-worker may have to face constraints of time in labour market with regard to the availability of time for both work and leisure. The accessible time is standardized to unity.

Nyman (2011), opined that, according to the Theory of gambling, the person who is gambling consider his utility of the unearned income will increase at a cumulative rate. But this was not accepted by other economists by giving some important argument that this opinion of Nyman was against the Diminishing Marginal Utility Theorem. Then according to consumer’s utility function, when a person decides to gamble, he has to confirm that utility function is increasing with consecutive marginal gains in income. Finally, they argued that those who are buying gamble products are also buying insurance, so this demands, concaveness and non- concaveness of utility function simultaneously. It is usual to explain the economic behaviour through risk aversion. In other words, gambling is avoided because of stern risk avoidance (Nyman, 2011). Theory of gambling is mainly based on “Expected Utility Theory” which helps the gamblers to make choices under uncertainty. While assessing winning probability, gamblers allocate probability-weighted utility function

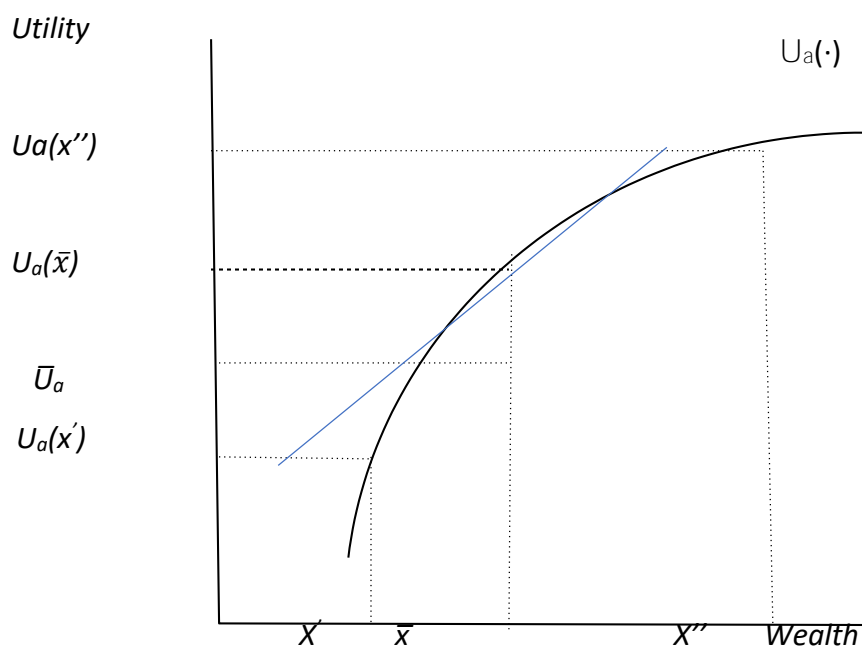
The basic hypothesis is that the appeal of a gamble offering the payoffs ( $x_1, \dots . x_n$ ) with the probabilities ( $p_1, \dots . p_n$ ) is given by its expected value, which can be defined

as  $\bar{x} = \sum x_i p_i$  under the choice of uncertainty, if preferences can be explained by an expected utility function,  $\bar{u}$ , then it is that

$$\begin{aligned} \bar{u} &= U(x_1, p_1; \dots \dots x_n, p_n) \\ &= \sum_{i=1}^n U(x_i) p_i \end{aligned}$$

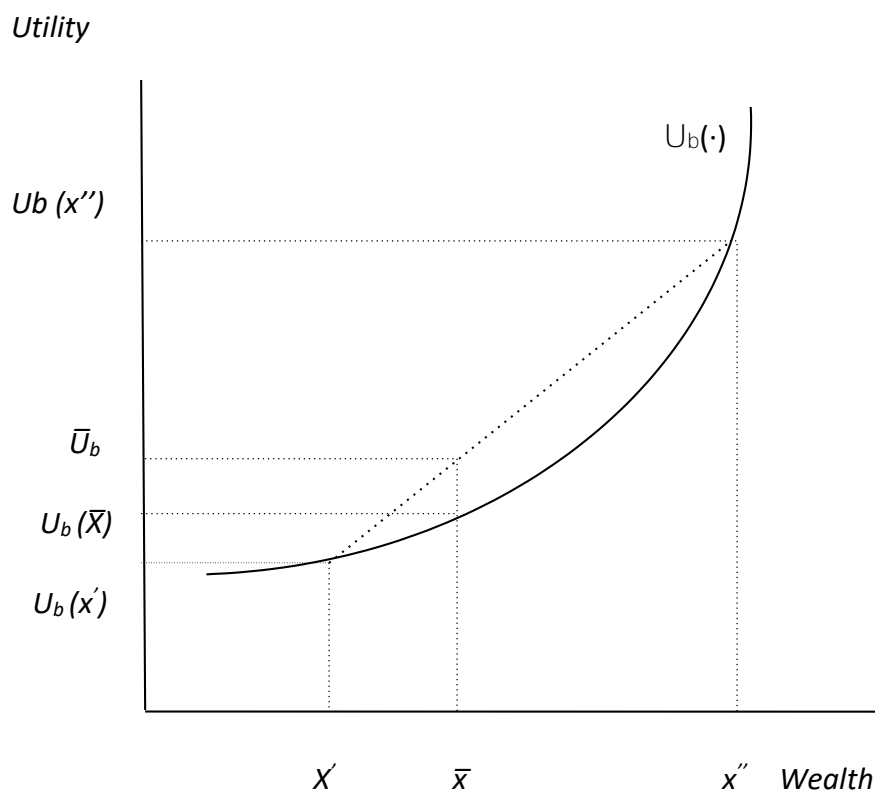
where  $U(\cdot)$  is termed a von Neumann-Morgenstern utility function. This function can be subjected to an affinal transformation of the form;  $a \times U(x) + b$  whereas  $a > 0$ , which can be referred as risk attitudes.

To know and regulate the attitude of people towards risk we need to analyse the two figures of the concave utility function of a risk averter and a convex utility function of a risk seeker.



Source: Machina, 1987

**Fig. 2.1 Concave Utility Function of Risk Aversion**



Source: Machina, 1987

**Fig. 2.2 Convex Utility Function of Risk seekers**

For the concave utility function as Figure 3.1,  $U_a(\bar{x}) > \bar{U}_a$  which shows that a person prefers a definite gain  $\bar{x}$  to the gamble. Therefore, the concave utility function is termed as risk-averse since a person with a concave utility function will desire to gain the expected value of a gamble than the gamble itself. Figure 3.2 shows the convex utility function that  $\bar{U}_b > U_b(\bar{X})$  which replicates that a person prefers to tolerate the risk than benefited with the expected value. Thus, the convex utility function is termed as the function of risk-seeking (Machina, 1987, Starmer, 2000).

### 2.5.3 Expected Utility Theory

The theorem of Expected Utility is introduced by Nicolas Bernoulli and Daniel Bernoulli (1731) to solve the St. Petersburg Paradox. It is often used to make decisions under uncertain situations, at the same time it is difficult too. Expected Utility Theory explains the rationality in selection when one is not confirmed about the outcome of an act. The basis of Expected Utility Theory is to select an activity that can provide the highest utility. In classical economics Expected Utility Theory, is considered as descriptive theory (explains what people do?)

or predictive theory (Predicts people choices), but now economists define Expected Utility Theory as a normative theory of rational choices. The Expected Utility Theory has three types of entities they are outcomes (preferences), states (which is not under the control of decision maker and it influence the outcome) and finally acts (this is the actions they have to perform as part of decision making). Expected Utility Theory provides a chance to the decision maker to rank their choices according to their preferences. These preferences are based on the expected worth of the choices. So, the decision maker is expected to select the choice with the highest expected utility. The Expected Utility Theory has some assumptions regarding the relationship between acts, states and outcomes. Each state, acts and outcomes are subsets of the utmost sets of possible states, acts and outcomes. Each set of states, acts and outcomes are the part of the set. Both acts and states are autonomous. Because of the influence of states each act has a definite outcome.

The Expected Utility of an act 'A' depends on two factors;

- The worth of each outcome is measured by its utility.
- The likelihood of outcome is conditioned on act i.e. A

So, the expected utility of A is defined as:

$$EU(A) = \sum_{o \in O} P_A(o)U(o)$$

where O is the set of outcomes,  $P_A(o)$  is the probability of outcome o conditional on A, and  $U(o)$  is the utility of o.

when an entity x whose value  $x_i$  affects a person, then utility takes on one of a set of distinct standards, the formula for expected utility, which is assumed to be maximized, is

$$E[u(x)] = (p_1 \cdot u(x_1) + p_2 \cdot u(x_2) \dots)$$

where the left side is the subjective valuation of the gamble as a whole,  $x_i$  is the  $i$  th possible outcome,  $u(x_i)$  is its valuation, and  $p_i$  is its probability. There could be either a finite set of possible values  $x_i$  in which case the right side of this equation has a finite number of terms; or there could be an infinite set of discrete values, in which case the right side has an infinite number of terms.

When  $x$  can take on any of a continuous range of values, the expected utility is given by

$$E[u(x)] = \int_{-\infty}^{\infty} u(x)f(x)dx$$

where  $f_x$  is the probability density function of  $x$ . According to Expected Utility Theory people who are risk averse prefer those alternatives with certain output with the less expected value and people who are seeking risk may avail the alternative with the more expected value, which was not certain to achieve.

#### **2.5. 4 Prospect Theory Vs Cumulative Prospect Theory**

In 1979 based on the behavioural economics and finance, Kahneman and Tversky developed Prospect Theory. Based on controlled experiments, it was expected that an individual evaluates their gains and losses in an organized manner. i.e. the agony of losing money can be compensated only by gaining the double amount they lost. This theory tried to define the genuine behavior of people. The theory can be applied to an individual's behaviour in predicting the results of the lottery and also for anticipating other forms of buying behaviour and decision making.

The prospect theory begins with the thought of loss avoidance, and an uneven method of risk aversion. The reaction of individuals towards probable losses and gains varied significantly. So, the decision of an individual related to probable loss and gain depends upon the existing references and status quo.

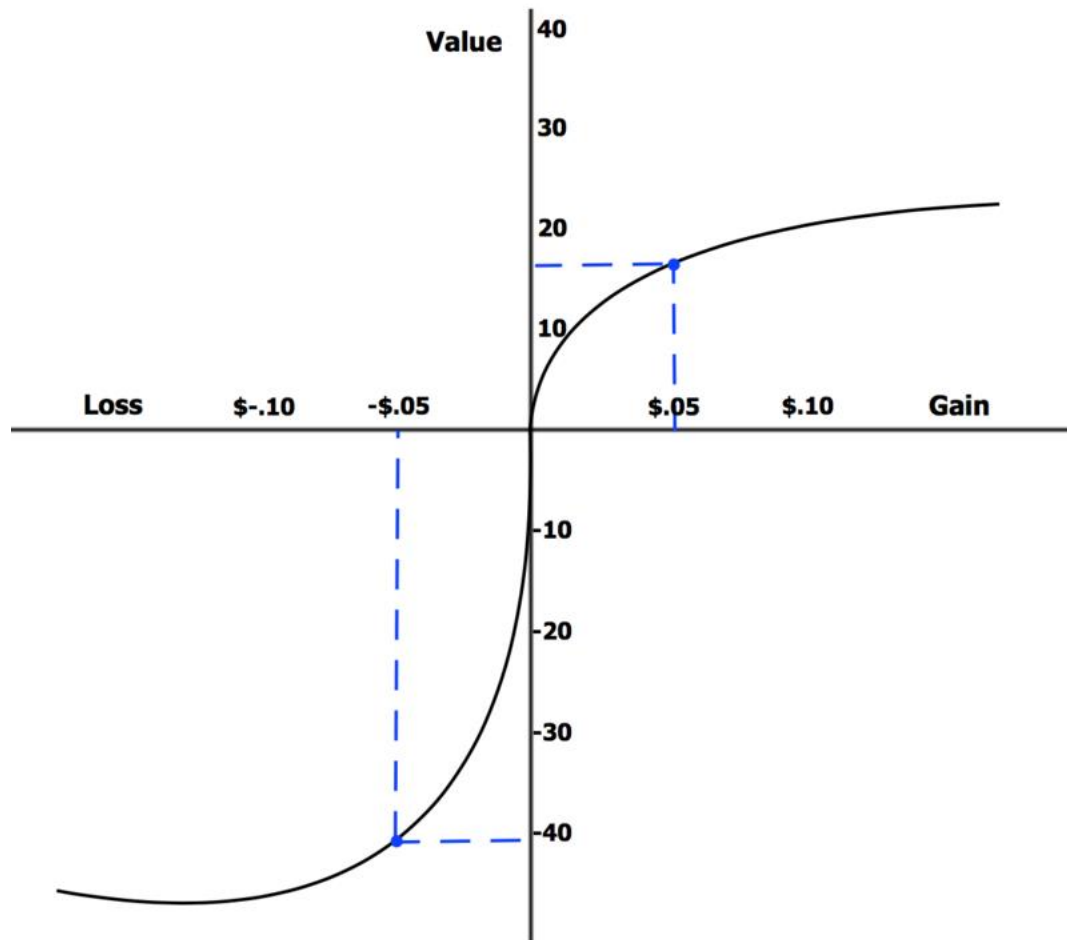
Individual confronted with a risky choice leading to gains, they become risk-averse, favoring decision that lead to an inferior predictable utility but with a higher certainty (concave value function).

Individuals confronted with a risky choice leading to losses, they become risk-seeking, favoring decisions that lead to an inferior predictable utility, because it can avoid losses (convex value function).

The expected utility theory, which assumed that individuals will select the choices with maximum utility, this theory was opposed by prospects Theory.

The second assumption of Prospective Theory was people give over weightage to

those events with lower chances and lower weightage to events with a high chance. Over weightage and under weightage of chances is different from that of over estimating and under estimating of chances. Here researcher observed an overconfidence effect based on the cognitive level.



**Fig.2.3 The value function that permits through the reference point is S-shaped and asymmetrical. The value function is sharper for losses than gains representing that losses outweigh gains.**

In Prospects Theory decision making of an individual is described in two stages. In the first stage the individual takes a decision quickly for a complex problem by comparing it with the reference point. In the following phase individual measure, the utility before making a decision on the basis of possible outcomes and their chances of occurrence, then selects an alternative with higher utility. Kahneman and Tversky developed the formula for the evaluation phase

$$V = \sum_{i=1}^n \pi(p_i) v(x_i)$$

Where  $V$  is the overall or expected utility of the outcomes to the individual making the decision,  $x_1, x_2, \dots, x_n$  are the probable outcomes,  $p_1, p_2, \dots, p_n$  are the probabilities of respective outcomes.  $V$  is a function that gives a value to an outcome. The value function that passes through the reference point is s-shaped and asymmetrical. Losses upset individuals more than gains. The function  $\pi$  is a probability weighting function and captures the idea that people tend to overreact to small probability events, but underreact to large probabilities. Let  $(x, p; y, q)$  denote a prospect with outcome  $x$  with probability  $p$  and outcome  $y$  with probability  $q$  and nothing with probability  $1 - p - q$

### 2.5.5 Cumulative Prospect Theory

In 1992 Kahneman and Tversky introduced Cumulative Prospect Theory as an advanced form of Prospect Theory. This theory includes rank-dependent functionals which convert cumulative, rather than distinct probabilities. The assumptions of this theory are

1. Gains and losses are not the final asset.
2. Worth of each result is multiplied by weightage of the decision.

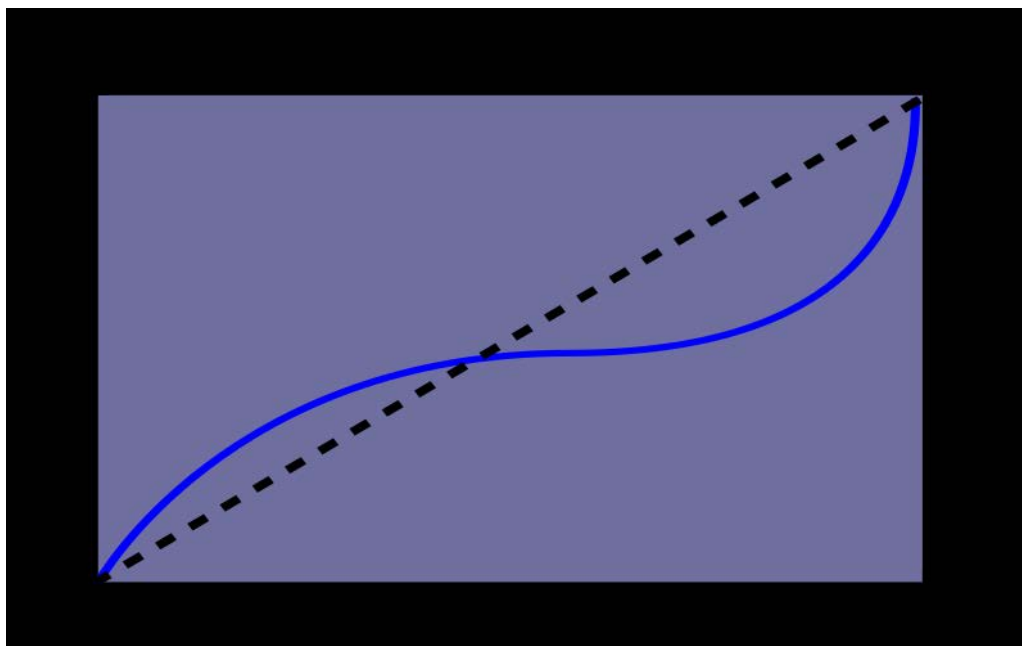
The main observation of Cumulative Prospect Theory is that people incline to think of probable results regularly comparative to a certain reference point, rather than to the final position, this concept is usually known as the framing effect, which shows the theoretical viewpoint of how individuals and society think and communicates with reality. This theory states that people have different risk perception towards gains and losses. People incline to overweigh "extreme" events, but under weigh "average" events. As a modification to the expected utility theory, CPT replaces the utility function with a value function and cumulative probabilities with weighted cumulative probabilities. This leads to the formulation of the subjective utility of a risky outcome described by probability measure  $p$ :

$$U(p) = \int_{-\infty}^0 v(x) \frac{d}{dx} (w(F(x))) dx + \int_0^{+\infty} v(x) \frac{d}{dx} (-w(1 - F(x))) dx$$

Where  $v$  is the value function,  $w$  is the weighing function and  $F(x) = \int_{-\infty}^x dx$



.i.e. the fundamental of the probability portion over all values up to  $x$ , is the cumulative probability. This takes a broad view of the original formulation by Tversky and Kahneman from finitely many distinct outcomes to infinite outcomes.

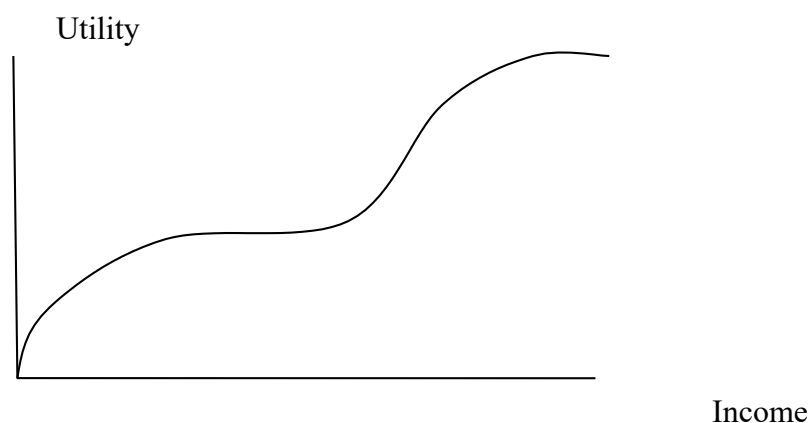


**Fig. 2.4 A typical weighting function in Cumulative Prospect Theory.**

It transforms objective cumulative probabilities into subjective cumulative probabilities.

### **2.5.6 The Friedman–Savage Utility function**

The Friedman–Savage utility function is a utility function suggested by Milton Friedman and Leonard J. Savage in 1948. They claimed that the nature of the curve of a person's utility function fluctuates based upon the total wealth the person possesses. They argued that a person becomes a risk lover only when he has more money and he will be risk averse when his income level reduces. So, they claimed that when an individual possesses high income, he will get involved in gambling activities, and this involvement will get reduced as the income level comes down and during this period, he will buy insurance. This theory is used by the economists to explain why gambling is not making the society furious. Here Friedman and Savage define the expected utility theory, with the explanation of Gambler's purchasing insurance. Here Friedman and Savage assume a different non-concave curve for the utility function. This nonconcave curve suggests growth in marginal utility.



**Fig. 2.5 The Friedman and Savage Utility Function**

Here the utility of money is defined as that additional utility is positive because it improves with the income level. The utility function is convex shaped from the low income, concave shaped between that and some larger income and again convex for the rest of the higher income. So, it is interpreted that marginal utility of income is diminishing for an income level below some level, and then it is increasing between that level and some larger level of income and again marginal utility starts to diminish for all the higher income groups. The majority of the customers were placed in the diminishing marginal utility section. Various parts of the marginal utility curve, showed a different socio- economic class of people. That part of increasing utility showed an intermediate phase between upper and lower socio-economic class. Finally, they stated that the part in which marginal utility is improving, explain the customers of both insurance and gambling products. The major difference between insurance purchase and gambling products is that; while purchasing insurance the buyer has to face a small loss, like fire insurance premium, against a small chance of a very large loss of value of house or factory building, and there exists a larger chance for no loss to happen. In the case of a gamble we have a very high chance of losing a small amount in lottery purchase against a small chance of winning a jackpot.

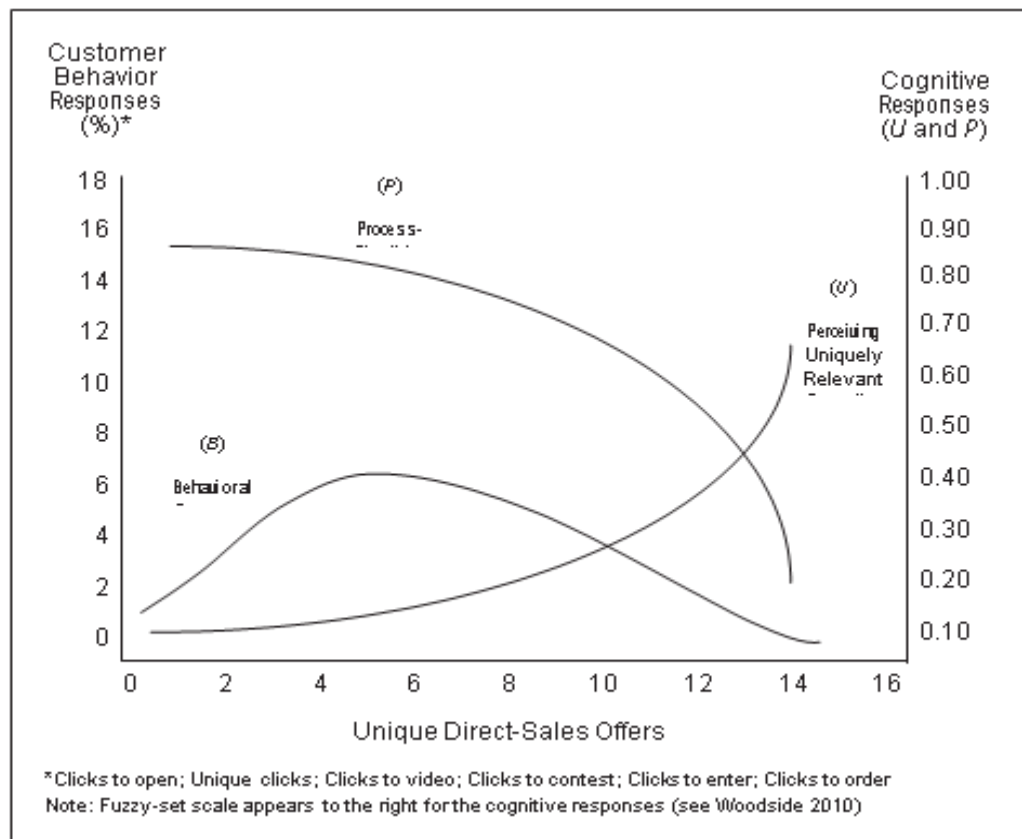
After four years of Friedman and Savage utility function, in 1952, Harry Markowitz, argued against the views of Friedman and Savage utility function. He placed the convex part of the utility curve at current wealth and treated gambling as an exploration of local risk priority. According to his theory all segments of the income level can be involve in rational gambling. He also opined that marginal utility function can very well be explained in terms of change in income than on the ultimate level of income/wealth.

### 2.5.7 e.marketing Theory of Customer Behaviour Response

While studying the e. marketing strategies, (Wilcox and Woodside 2012), identified that when a buyer is provided with more choices of products, their cognitive workload will increase and the customer may intentionally or mechanically quit the complex E. marketing offers. Their theory supports that fewer choices to customers may positively influence their buying behaviour. But this condition will get inverted if a sweepstakes contest is attached to the E. marketing strategy. There by, the authors concluded that what is offering in combination with direct sales attracts the customers than the main product or services.

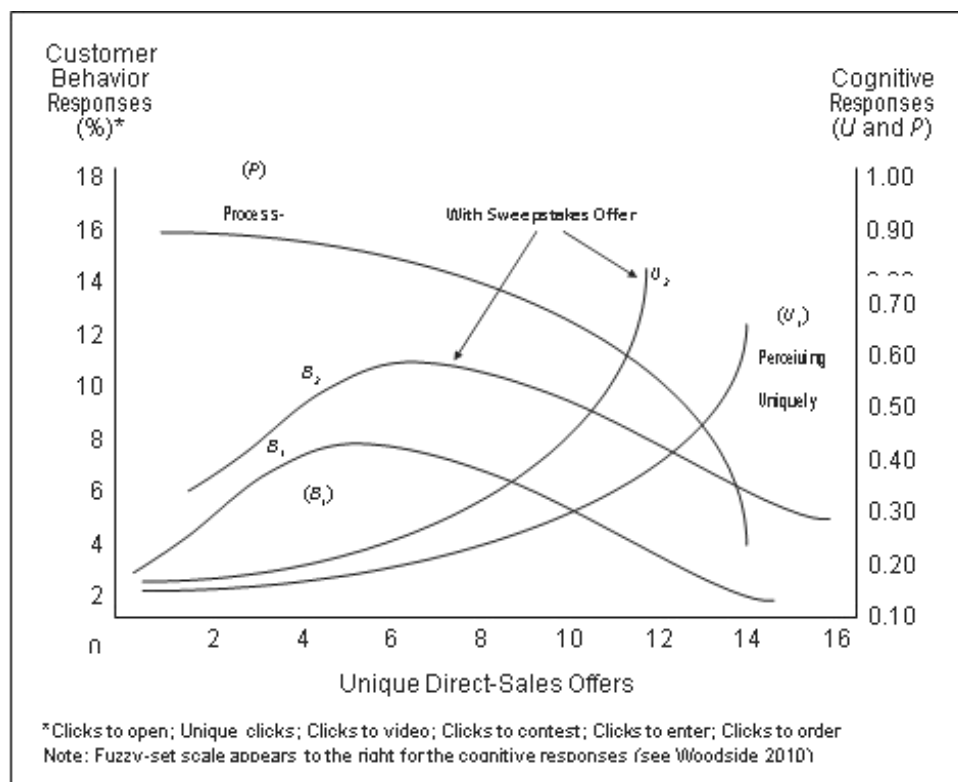
E. marketing theory proposed increased information on a website or e. mail, increases the complications to the viewers and decreases viewers' ease to understand. Extremely complex information on these platforms may provoke the customers to quit from the scene. A sweepstake or contest delivers an optimistic swing in relevancy and behavioral responses. The increasing number of offers will reduce, cognitive processing easiness. The collaboration of cumulative relevancy insights and decreasing procedure simplicity results in a reversed U-shaped association between increasing the number of offers and behavioral responses of the customers.

This theory was rooted in *Relevancy- Simplicity Theory* (W. J. McGuire 1969) that studied elasticity and understanding the theory of attitude change. When an intellectual understanding of a message increased, their elasticity or yielding will decrease because of the increased cognitive levels of the customers. Here it was proved that people with a high cognitive level may have the power to bargain with these marketing messages. People with low cognitive abilities were also not influenced by the message because of their difficulties in understanding the message but their elasticity/ yielding was high. According to McGuire's theory of *Relevancy- Simplicity* people with an average level of cognition were more probable to react positively towards the messages.



**Fig. 2.6 Theory of Customer Cognitive and Behavior Responses to E-Mail Marketing: Uniquely-Relevant Benefits versus Process-Simplicity:  $B = a + b(U \cdot P)$**

This theory concentrated on relative fundamentals rather than behavior of customer. In this theory relative messages prompts may have counter effects on the intellectual and behavioural responses of the customers that result in a rounded, inverted U-Shaped association on consumer behaviour. This theory stated that e.marketers may reduce some complexity to achieve simplicity there by procuring positive response towards the messages. The negative impact of complexity in messages on consumer buying behaviour can reduce by attaching sweepstakes or contests on these marketing messages. In sweepstakes the chance for winning is based on fortune. A sweepstake aims to provide an optimistic shift in consumer behaviour. These sweepstakes encourage customers to check the relevancy of the offers in websites



**Fig. 2.7 Theory of Customer Cognitive and Behavior Responses to e-Mail Marketing with Sweepstakes Offer:**

Uniquely-Relevant Benefits versus Process-Simplicity:  $B = a + b (U \cdot P)$  (Wilcox & Woodside, 2012)

### 2.5.8 Conceptual and Empirical Relationship between Gambling, Speculation and Investment

Arthur N J et.al (2016) People believe that the concept of gambling and investment is entirely different. Some may feel that speculation possess some of the gambling features and investment features. So, it acts as an intermediary between gambling and investment which acts as a link between them. Many of the features of speculation does not match with gambling as well as investment. The researcher has identified a strong relationship between the intellectual, behavioural traits and motivational aspects of investors, speculators and gamblers. The relationship between gamblers and speculators is comparatively, stronger. The gambling population is highly interrelated with the people who are performing financial speculation. At the individual level speculators seem to be participating in traditional gambling. Problem speculators are showing a positive correlation with problem gambling. At first sight investment is different from gambling, but both gambling and speculation possess theoretical intersection and

relationship. So, the researcher recommends the basics of speculation should be applied while involving in gambling activity.

**Table 2.1. Theoretical comparisons and variances between gambling, speculation, and investment**

|                           | Gambling   | Speculation  | Investment  |
|---------------------------|--|--|---|
| Activities & instruments  | Fairly distinctive from speculation and investment | Fairly distinctive from gambling, less distinctive from investment | Fairly distinctive from gambling, less distinctive from speculation |
| Time frame                | Usually short                                      | Variable   | Long  |
| Level of risk             | Usually high                                       | Usually high   | Low   |
| Expected returns          | Usually negative with low variability              | Mixed & highly variable  | Usually positive and somewhat variable                              |
| Role of chance            | High   | High   | High  |
| Asset purchase            | No   | Sometimes  | Yes   |
| Stake                     | Yes  | Yes  | No  |
| Definitive event /outcome | Yes  | Usually  | Usually not   |
| Economic utility          | Low  | Mixed  | High  |

While analysing gambling and investment some attributes were different, that is the purchase of assets and stake in these cases, two concepts are different but while considering the role of chance, both are the same. Activities or instruments of gambling are like investment. The level of risk, outcome and stake of investment is gambling. Attributes like time pattern, expected outcome, acquiring assets, economic utility all have neither gambling or investment nature. As per the examination we can see speculation is a “fiscal marketplace events that, when linked to investments, incline to be shorter time, higher risk, sometimes with increased possible losses and gains, and with a prime attention on making a financial profit from price fluctuations without regard for the essential value of the asset.” As gambling and speculation are connected to each other, similarly people are expected to involve in both activities. Performance

in financial markets reflects in gambling revenue. The problem players will be related to the problematic play in the other activity.

The theoretical review part of this research is trying to explain the reason behind why people choose to gamble. The main three reasons behind the development of gambling theories are, gambling is both legal and illegal activity, it is an economic activity, in which decision-makers are making choices under uncertainty, and lastly, a single theory in economics cannot explain the demand for gambling. The above discussed gambling theories are developed only because of the curiosity of the economist to identify the reason for people to gamble, even if it results in an aggregate loss. Peel and Law, (2009) Majority of the theories of gambling are based on the Expected Utility Theory. Based on the Expected Utility Theory, the demand for gambling is explained as the risk-loving attitude of gamblers over their money.

Economists, such as Friedman-Savage (1948), Markowitz (1952), compared gambling with other activities that relate to risk, such as an insurance purchase. The work of Friedman and Savage in 1948 was grounded on the hypothesis that there is a convex segment in the middle range of the traditional concave utility function. The convex segment shows an increase in marginal utility and this utility function can explain the existence of gambling and insurance purchasing. Markowitz (1952) develops Friedman-Savage's model and suggests that utility is a function of change in wealth rather than wealth level. It can be said that the works like Friedman-Savage, Markowitz's work rely on the curvature of a function of the utility of wealth to explain gambling behaviour. Nyman's work in 2004 and 2011, proves that the decision to gamble depends on whether the gain in utility from gaining the additional goods and services that can be bought with the additional income that is simply given to consumers or that is not necessary for consumers to sacrifice their leisure to gain.

The above-discussed theories of gambling help the researcher to identify and link the factors attracting people towards gambling. These theories state that people are ready to change their saving proportion and also willing to alter their spending pattern of disposable income from essentials to leisure activities (Gambling activities), because of their love to take risks, as explained by most of the supporters of Expected Utility Theory.

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